

JAN 23 2026

A BILL FOR AN ACT

RELATING TO OPIOID ANTAGONISTS.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is
2 amended by adding a new section to article 10A, part I, to be
3 appropriately designated and to read as follows:

4 "§431:10A- Opioid antagonists; coverage. (a) Each
5 individual or group policy of accident and health or sickness
6 insurance that provides prescription drug coverage issued or
7 renewed in the State on or after January 1, 2027, shall provide
8 coverage for the policyholder, or any dependent of the
9 policyholder who is covered by the policy, for at least one
10 generic opioid antagonist and device.

11 (b) Generic opioid antagonists and devices covered by this
12 section:

13 (1) Shall be placed on the lowest cost-sharing tier of the
14 formulary managed by the health insurer or pharmacy
15 benefits manager;

16 (2) Shall not be subject to any annual or lifetime dollar
17 limitations;



1 (3) Shall not be subject to financial requirements and
2 quantitative treatment limitations that do not comply
3 with the Mental Health Parity and Addiction Equity Act
4 of 2008, P.L. 110-343; and

5 (4) Shall not require prior authorization, except that
6 prior authorization may be required for the
7 prescription of non-generic forms of opioid
8 antagonists and devices.

9 (c) For the purposes of this section:

10 "Device" means an administration mechanism that delivers an
11 opioid antagonist medication, including but not limited to
12 prepackaged nasal spray, oral tablets, and auto-injectors.

13 "Formulary" has the same meaning as in section 431:10A-140.

14 "Opioid antagonist" means naloxone hydrochloride and any
15 other drug approved by the United States Food and Drug
16 Administration for the treatment of opioid overdose.

17 "Pharmacy benefit manager" has the same meaning as in
18 section 431R-1."

19 SECTION 2. Chapter 432, Hawaii Revised Statutes, is
20 amended by adding a new section to article 1 to be appropriately
21 designated and to read as follows:



1 "§432:1- Opioid antagonists; coverage. (a) Each
2 individual or group hospital or medical service plan contract
3 that provides prescription drug coverage issued or renewed in
4 the State on or after January 1, 2027, shall provide coverage
5 for the subscriber or member, or any dependent of the subscriber
6 or member who is covered by the plan contract, for at least one
7 generic opioid antagonist and device.

8 (b) Generic opioid antagonists and devices covered by this
9 section:

10 (1) Shall be placed on the lowest cost-sharing tier of the
11 formulary managed by the mutual benefit society or
12 pharmacy benefits manager;

13 (2) Shall not be subject to any annual or lifetime dollar
14 limitations;

15 (3) Shall not be subject to financial requirements and
16 quantitative treatment limitations that do not comply
17 with the Mental Health Parity and Addiction Equity Act
18 of 2008, P.L. 110-343; and

19 (4) Shall not require prior authorization, except that
20 prior authorization may be required for the



1 prescription of non-generic forms of opioid
2 antagonists and devices.

3 (c) For the purposes of this section:

4 "Device" means an administration mechanism that delivers an
5 opioid antagonist medication, including but not limited to
6 prepackaged nasal spray, oral tablets, and auto-injectors.

7 "Formulary" has the same meaning as in section 432:1-620.

8 "Opioid antagonist" means naloxone hydrochloride and any
9 other drug approved by the United States Food and Drug
10 Administration for the treatment of opioid overdose.

11 "Pharmacy benefit manager" has the same meaning as in
12 section 431R-1."

13 SECTION 3. Chapter 432D, Hawaii Revised Statutes, is
14 amended by adding a new section to be appropriately designated
15 and to read as follows:

16 "**§432D- Opioid antagonists; coverage.** (a) Each health
17 maintenance organization policy, contract, plan, or agreement
18 issued or renewed in the State on or after January 1, 2027,
19 shall provide coverage for the subscriber or enrollee, or any
20 dependent of the subscriber or enrollee who is covered by the



1 policy, contract, plan, or agreement, for at least one generic
2 opioid antagonist and device.

3 (b) Generic opioid antagonists and devices covered by this
4 section:

5 (1) Shall be placed on the lowest cost-sharing tier of the
6 formulary managed by the health maintenance
7 organization or pharmacy benefits manager;

8 (2) Shall not be subject to any annual or lifetime dollar
9 limitations;

10 (3) Shall not be subject to financial requirements and
11 quantitative treatment limitations that do not comply
12 with the Mental Health Parity and Addiction Equity Act
13 of 2008, P.L. 110-343; and

14 (4) Shall not require prior authorization, except that
15 prior authorization may be required for the
16 prescription of non-generic forms of opioid
17 antagonists and devices.

18 (c) For the purposes of this section:

19 "Device" means an administration mechanism that delivers an
20 opioid antagonist medication, including but not limited to
21 prepackaged nasal spray, oral tablets, and auto-injectors.



1 "Formulary" has the same meaning as in section 431:10A-140.

2 "Opioid antagonist" means naloxone hydrochloride and any
3 other drug approved by the United States Food and Drug
4 Administration for the treatment of opioid overdose.

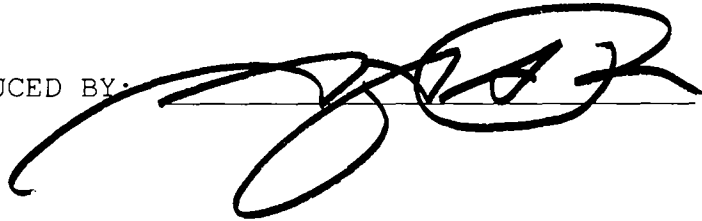
5 "Pharmacy benefit manager" has the same meaning as in
6 section 431R-1."

7 SECTION 5. New statutory material is underscored.

8 SECTION 6. This Act shall take effect upon its approval.

9

INTRODUCED BY:

A large, stylized handwritten signature in black ink, written over a horizontal line. The signature is highly cursive and difficult to decipher.

S.B. NO. 2855

Report Title:

Health Insurance; Health Insurers; Mutual Benefit Societies;
Health Maintenance Organizations; Prescription Drug Coverage;
Opioid Antagonists

Description:

Beginning 1/1/2027, requires health insurers, mutual benefit societies, and health maintenance organizations that issue policies, contracts, plans, or agreements that provide prescription drug coverage to provide coverage for at least one generic opioid antagonist and device.

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.

