

§ 58-3-182. (Effective January 1, 2027) Consumer protections/prescription cost-sharing.

(a) Definitions. – The following definitions apply in this section:

- (1) Defined cost-sharing. – A deductible payment or coinsurance amount imposed on an insured for a prescription drug that is covered under the insured's health benefit plan.
- (2) Reserved for future codification purposes.
- (3) Reserved for future codification purposes.
- (4) Rebate. – A formulary discount or price concession attributable to the utilization of prescription drugs in the State and that is paid by a manufacturer to a pharmacy benefits manager.

(b) When calculating an insured's defined cost-sharing for a covered prescription drug at the point of sale, an insurer offering a health benefit plan shall base the calculation on the price of the prescription drug after taking into account all rebates associated with that prescription drug. The price of the prescription drug shall be reduced by an amount equal to ninety percent (90%) of all rebates received, or to be received, in conjunction with the dispensing or administration of the prescription drug.

(c) Nothing in this section shall preclude an insurer from decreasing an insured's defined cost-sharing by an amount greater than that required under this section.

(d) By January 1 of each year, each insurer offering a health benefit plan shall submit to the Commissioner a certification attesting that, for all health benefit plans offered in this State by the insurer, the insurer has complied with the requirements of this section. The Commissioner shall establish the form to be utilized for this certification.

(e) Failure to complete the certification or comply with any of the other requirements under this section is a violation subject to G.S. 58-2-70. Each day that an insurer fails to complete the certification is considered a separate violation.

(f) A violation of this section is an unfair trade practice under Article 63 of this Chapter and under G.S. 75-1.1 and is subject to all of the enforcement and penalty provisions of an unfair trade practice under this Chapter and under Article 1 of Chapter 75 of the General Statutes. (2025-69, s. 7.1.)