RESOLUTION IN SUPPORT OF GOOD SAMARITANS’ EFFORTS TO PREVENT LOSS OF LIFE DUE TO OPIOID OVERDOSE

WHEREAS, the opioid crisis has claimed the lives of hundreds of thousands of Americans, and, on average, 130 Americans die every day from an opioid-related overdose\(^1\); and

WHEREAS, as a result, the opioid crisis was declared a national Public Health Emergency by the President of the United States and consequently, the U.S. Department of Health and Human Services; and

WHEREAS, the use of proven opioid overdose-reversing drugs such as Naloxone – frequently referred to by its brand name Narcan – have been promoted by many as a vital part of the public health response to combat the opioid crisis, including the U.S. Surgeon General; and

WHEREAS, states have recognized the importance of increasing accessibility of Narcan by issuing “Standing Orders” which permit Narcan to be sold over-the-counter at a pharmacy without an individual prescription to people who meet certain criteria so that they can be in a position to save others, whether it be family members, friends, co-workers, or even strangers; and

WHEREAS, NCOIL has become aware of certain instances where applicants for life insurance have been denied coverage for carrying Narcan, even in states with “Standing Orders”; and

WHEREAS, while NCOIL understands that applying for and issuing life insurance is a detailed risk-assessment process, of which an applicant’s use of prescription drugs is a part, no applicant should be denied coverage solely for carrying Narcan; and

\(^1\) U.S. Dep’t of Health and Human Services
WHEREAS, NOW, THEREFORE BE IT RESOLVED, that NCOIL supports the use of Narcan by good Samaritans to prevent the loss of life from an opioid overdose; and

WHEREAS, NOW, THEREFORE, BE IT FURTHER RESOLVED, that NCOIL urges life insurers to review accordingly their current policy application review procedures/guidelines and if necessary make appropriate changes so that no applicants are denied coverage solely for having a prescription for Narcan, and so that life insurers can identify applicants who obtained a supply of Narcan because of their role as medical professionals or first responders or Good Samaritans in a state with a “Standing Order”; and

WHEREAS, BE IT FINALLY RESOLVED, that a copy of this Resolution shall be distributed to the American Council of Life Insurers (ACLI); the National Association of Insurance Commissioners (NAIC); the members of the U.S. House Financial Services Committee; the members of the Senate Banking Committee; and the Chairs of the Committees of insurance jurisdiction in each Legislative Chamber of each State.