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NCOIL PASSES RESOLUTION IN SUPPORT OF GOOD SAMARITANS' EFFORTS TO PREVENT OPIOID OVERDOSE

Urges Life Insurers to Review Policy Application Processes

Manasquan, NJ – During the 2019 NCOIL Spring Meeting, the organization passed a Resolution sponsored by NY Asw. Pamela Hunter, Chair of the NCOIL Health Insurance and Long Term Care Issues Committee, in Support of Good Samaritans' Efforts to Prevent Loss of Life Due to Opioid Overdose. The measure passed on a voice vote without objection.

“The opioid crisis affects all Americans in some way. First responders or Good Samaritans should not be adversely rated when applying for life insurance solely for having a prescription for Narcan” said NY Asw. Pamela Hunter, “The use of opioid overdose-reversing drugs such as Narcan have been promoted by many as a vital part of the public health response to combat the opioid crisis.”

NCOIL became aware of instances in which applicants for life insurance were denied coverage for carrying Narcan, even in states with “Standing Orders” that apply to the entire population so as to facilitate the presence of overdose-reversing medication in society.

Accordingly, the resolution urges life insurers to review 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, first responders, Good Samaritans or family members.

“This is an issue that legislators, regulators and insurance trade groups publicly support” said LA Sen. Dan “Blade” Morrish, NCOIL President. “I was pleased that both SC Insurance Director Farmer and ACLI representatives testified in support of the resolution.”

“A key part of NCOIL’s mission is to ensure that consumers are protected” said Commissioner Tom Considine, NCOIL CEO. “This resolution, and its unanimous support shows that NCOIL seeks out issues consistent with that mission.”

A full copy of the resolution is below.



WEBSITE: www.ncoil.org



Sound Public Policy In 50 States For 50 Years

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

Sponsored by Asw. Pam Hunter (NY)

Adopted by the Life Insurance & Financial Planning Committee on March 16th, 2019 and affirmed by the Executive Committee on March 17th, 2019.

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 overdose¹; 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

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

¹ U.S. Dep’t of Health and Human Services



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.

NCOIL is a national legislative organization with the nation's 50 states as members, represented principally by legislators serving on their states' insurance and financial institutions committees. NCOIL writes Model Laws in insurance and financial services, works to preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act seventy four years ago, and to serve as an educational forum for public policymakers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making State policy when it comes to insurance and educate State legislators on current and longstanding insurance issues.



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