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## NATIONAL COUNCIL OF INSURANCE LEGISLATORS (NCOIL)

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

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*\*Sponsored by Asw. Pam Hunter (NY)*

*\*Adopted by the Life Insurance & Financial Planning Committee on March 16<sup>th</sup>, 2019  
and the Executive Committee on March 17<sup>th</sup>, 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 overdose<sup>1</sup>; 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

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<sup>1</sup> U.S. Dep't of Health and Human Services

**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

**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.