

# *Florida Strategies to* **Reduce Cost-Sharing for Patients**

## **Reduced Cost-Sharing for Prescription Drugs**

This section examines whether states have passed legislation to reduce the amount consumers pay out-of-pocket for select prescription drugs including insulin, epinephrine, and asthma inhalers, and specialty drugs. Strategies examined in this section include:

- Waived or Reduced Cost-Sharing for Diabetes Medications
- Waived or Reduced Cost-Sharing for Asthma Inhalers
- Waived or Reduced Cost-Sharing for Epinephrine Auto-Injectors
- Waived or Reduced Cost-Sharing for Specialty Drugs

## **Reduced Cost-Sharing for Behavioral Health Services**

High out-of-pocket costs can limit access to behavioral health care. To address this, some states require insurers to waive or reduce cost-sharing for an annual behavioral health visit, ensuring more affordable access to essential mental health services. This section examines whether states have implemented reduced cost-sharing requirements through:

- Waived or Reduced Cost-Sharing for an Annual Behavioral Health Office Visit

## **Reduced Cost-Sharing for Preventive Care**

Preventive services recommended by the U.S. Preventive Services Task Force (USPSTF) are critical to early detection and management of health conditions. States can improve access by requiring insurers to waive or reduce cost-sharing for these services. Strategies examined in this section include:

- Waived or Reduced Cost-Sharing for United States Preventive Services Task Force (USPSTF) Recommended Preventive Services



## Reduced Cost-Sharing for Maternal and Reproductive Health Services

Some states expand access to reproductive health care by requiring coverage of services such as fertility treatments, doula support, and abortion care without high cost-sharing barriers. These policies aim to improve maternal health outcomes and ensure equitable access to reproductive services. Strategies examined in this section include mandates requiring:

- Individual and Small Group Health Plans to Cover Fertility Treatments

- Individual and Small Group Health Plans to Cover Doula Services

- Individual and Small Group Health Plans to Cover Abortion Services

## Reduced Cost-Sharing for Cancer Screening and Testing Services

Early detection of cancer improves outcomes but cost-sharing can be a barrier to recommended screenings. States may require insurers to waive or reduce cost-sharing for services such as colorectal, breast, cervical, lung, prostate, and ovarian cancer screenings, as well as biomarker testing. This section examines whether such requirements are in place to promote timely and affordable cancer screening. Strategies examined in this section include mandates requiring:

- Waived or Reduced Cost-Sharing for Colorectal Cancer Screenings

- Waived or Reduced Cost-Sharing for Follow-Up Colorectal Cancer Screenings

- Waived or Reduced Cost-Sharing for Lung Cancer Screenings

- Waived or Reduced Cost-Sharing for Breast Cancer Screenings

- Waived or Reduced Cost-Sharing for Supplementary Breast Cancer Screenings

- Waived or Reduced Cost-Sharing for Cervical Cancer Screenings

- Waived or Reduced Cost-Sharing for Ovarian Cancer Screenings

- Waived or Reduced Cost-Sharing for Prostate Cancer Screenings

- Waived or Reduced Cost-Sharing for Biomarker Testing



Reduce Cost-Sharing for Patients

Reduce Cost-Sharing: Prescription Drugs

| Policy                                                        | Status as of June 2025                                                                                                                                                                     | Summary                                                                                                                                                                            |
|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Waives or Reduces Cost-Sharing for Diabetes Medications       |  State has not enacted legislation limiting cost-sharing for insulin, diabetes related equipment, or both | Florida Senators Smith and Davis introduced a bill in 2025 to cap the cost of insulin and establish an emergency insulin program in the state, however the bill died in committee. |
| Waives or Reduces Cost-Sharing for Asthma Inhalers            |  State has not enacted legislation limiting cost-sharing for asthma inhalers                              |                                                                                                                                                                                    |
| Waives or Reduces Cost-Sharing for Epinephrine Auto-Injectors |  State has not enacted legislation to limit cost-sharing for prescription epinephrine autoinjector(s)     |                                                                                                                                                                                    |
| Waives or Reduces Cost-Sharing for Specialty Drugs            |  State has not enacted legislation to limit cost-sharing for specialty drugs                              |                                                                                                                                                                                    |

Reduced Cost-Sharing: Behavioral Health

| Policy                                                                      | Status as of June 2025                                                                                                                                                                                    | Summary |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| Waives or Reduces Cost-Sharing for an Annual Behavioral Health Office Visit |  State does not require private insurers to cover at least one annual mental health wellness exam without cost-sharing |         |

Reduce Cost-Sharing for Patients

Reduced Cost-Sharing: Preventive Care

| Policy                                                                                                      | Status as of June 2025                                                                                                 | Summary |
|-------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|---------|
| Waives Cost-Sharing for Preventive Services Recommended by the U.S. Preventive Services Task Force (USPSTF) | <div>⊗</div> State does not mandate private insurers cover USPSTF recommended preventive services without cost-sharing |         |

Reduced Cost-Sharing: Maternal and Reproductive Health Care

| Policy                                                                        | Status as of June 2025                                                                                                                                          | Summary |
|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| Individual and Small Group Health Plans Required to Cover Fertility Treatment | <div>⊗</div> The state does not require individual and small group health plans to offer coverage for in-vitro fertilization or fertility preservation services |         |
| Individual and Small Group Health Plans Required to Cover Doula Services      | <div>⊗</div> State does not require private health insurers to cover doula services for enrollees                                                               |         |
| Individual and Small Group Health Plans Required to Cover Abortion Services   | <div>⊗</div> The state does not require individual and small group health plans to cover abortion services                                                      |         |

Reduce Cost-Sharing for Patients

Reduced Cost-Sharing: Cancer Screening and Testing Services

| Policy                                                                         | Status as of June 2025                                                                                                 | Summary                                                                                                                                                                               |
|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Waives or Reduces Cost-Sharing for Colorectal Cancer Screenings                | <div>✗</div> State law does not require coverage or waive cost-sharing for colorectal cancer screening exams           | Legislation to require insurance carriers in Florida to cover comprehensive colorectal cancer screening without cost-sharing was introduced in 2025, but the bills died in committee. |
| Waives or Reduces Cost-Sharing for Follow-Up Colorectal Cancer Screening Exams | <div>✗</div> State law does not require coverage or waive cost-sharing for follow-up colorectal cancer screening exams | Legislation to require insurance carriers in Florida to cover comprehensive colorectal cancer screening without cost-sharing was introduced in 2025, but the bills died in committee. |
| Waives or Reduces Cost-Sharing for Lung Cancer Screenings                      | <div>✗</div> State law does not require coverage or waive cost-sharing for lung cancer screening exams*                |                                                                                                                                                                                       |



State Has Active Policy or Program



Policy or Program Partially Implemented



State Does Not Have an Active Policy or Program



No Source, or Limited Information Found

Reduce Cost-Sharing for Patients

Reduced Cost-Sharing: Cancer Screening and Testing Services

| Policy                                                                    | Status as of June 2025                                                                                                                                                                 | Summary                                                                                                                                                                                                                                       |
|---------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Waives or Reduces Cost-Sharing for Cervical Cancer Screenings             |  State law does not require coverage or waive cost-sharing for cervical cancer screening exams*       |                                                                                                                                                                                                                                               |
| Waives or Reduces Cost-Sharing for Breast Cancer Screenings               |  State law requires insurers to cover breast cancer screening but allows cost-sharing                 | Florida requires all insurers provide coverage for mammograms pre-deductible. Beginning January 1, 2026, the state will also prohibit cost-sharing for mammograms provided to residents enrolled in the state employee health insurance plan. |
| Waives or Reduces Cost-Sharing for Supplementary Breast Cancer Screenings |  State law requires insurers to cover supplementary breast cancer screening but allows cost-sharing |                                                                                                                                                                                                                                               |



State Has Active Policy or Program



Policy or Program Partially Implemented



State Does Not Have an Active Policy or Program



No Source, or Limited Information Found

Reduce Cost-Sharing for Patients

Reduced Cost-Sharing: Cancer Screening and Testing Services

| Policy                                                          | Status as of June 2025                                                                                                                                                           | Summary                                                                                                                                                                          |
|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Waives or Reduces Cost-Sharing for Prostate Cancer Screenings   |  State law does not require coverage or waive cost-sharing for prostate cancer screening exams* |                                                                                                                                                                                  |
| Waives or Reduces Cost-Sharing for Ovarian Cancer Screening     |  State law does not require coverage or waive cost-sharing for ovarian cancer screening exams*  |                                                                                                                                                                                  |
| Waives or Reduces Cost-Sharing for Biomarker Testing for Cancer |  State requires coverage of biomarker testing for cancer screening but allows cost-sharing    | Florida requires both the state employee health insurance and Medicaid (including managed care) programs to cover biomarker testing, but the law does not prohibit cost-sharing. |



State Has Active Policy or Program



Policy or Program Partially Implemented



State Does Not Have an Active Policy or Program



No Source, or Limited Information Found

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[healthcarevaluehub.org](https://healthcarevaluehub.org)



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