



Wisconsin Office of the  
**COMMISSIONER  
OF INSURANCE**

2023 AB 1044 (LRB-4096/1)

Tony Evers, Governor of Wisconsin  
Nathan Houdek, Commissioner of Insurance

February 6, 2024

Mr. Richard Champagne  
Acting Senate Chief Clerk  
State Capitol  
P.O. Box 7882  
Madison, WI 53707

Mr. Ted Blazel  
Assembly Chief Clerk  
17 West Main Street  
Room 401  
Madison, WI 53703

**Re: Social and Financial Impact Report—2023 Assembly Bill 1044—relating to a cost-sharing cap on epinephrine auto-injectors under health insurance policies and plans.**

Dear Acting Chief Clerk Champagne and Chief Clerk Blazel:

Pursuant to Wis. Stat. § 601.423, the Office of the Commissioner of Insurance (OCI) is submitting a social and financial impact report on 2023 Assembly Bill 1044 relating to a cost-sharing cap on epinephrine auto-injectors under health insurance policies and plans.

**Coverage Mandates**

OCI has determined that 2023 Assembly Bill 1044 requires a social and financial impact report for the following reason:

1. Requires a particular benefit design or imposes conditions on cost-sharing under an insurance policy, plan, or contract for the treatment of a particular disease, condition, or other health care need, for a particular type of health care treatment or service, or for the provision of equipment, supplies, or drugs used in connection with a health care treatment or service.

**Social Impact**

2023 Assembly Bill 1044 prevents every health insurance policy and every self-insured governmental health plan that covers medically necessary epinephrine auto-injectors from imposing cost sharing in an amount that exceeds \$60 for a twin-pack of epinephrine auto-injectors, regardless of the type of epinephrine auto-injector.

OCI is unable to definitively determine how many residents could benefit from the proposed cost-sharing mandate covering epinephrine auto-injectors.

**Financial Impact**

OCI is unable to determine what the financial impact of the proposed bill would be on insurers.

OCI is unable to determine the extent to which the proposed requirements could impact administrative and claims costs of insurers or premium costs of consumers and employers.

Please contact Sarah Smith at (608) 209-6309 or [Sarah.Smith2@wisconsin.gov](mailto:Sarah.Smith2@wisconsin.gov) if you have any questions.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Nathan Houdek". The signature is written in a cursive style with a large initial "N" and "H".

Nathan Houdek  
Commissioner

Cc: The Honorable Tony Evers, Governor of Wisconsin