

New Insulin Coverage Protections for California Members

California SB 40 helps improve access to insulin and limits member costs.

LARGE GROUP	SMALL GROUP
Applies to eligible California large group health plans issued, amended or renewed on or after January 1, 2026.	Applies to eligible California small group health plans issued, amended or renewed on or after January 1, 2027.

Your insulin coverage protections

Large Group	Small Group
\$35 or less: Your cost for a covered insulin prescription will not exceed \$35 for a 30-day supply, including copayments, coinsurance, deductibles and other member cost-sharing. No extra steps first: For at least one insulin in each FDA-approved insulin drug type, you will not have to try another medicine first before coverage is authorized. This includes insulin you take yourself and insulin given by a health care professional. More covered options: The covered drug list will include at least one insulin for each drug type, in all forms and concentrations.	\$35 or less: For insulin on Tier 1 or Tier 2, your cost for a covered prescription will not exceed \$35 for a 30-day supply, including copayments, coinsurance, deductibles and other member cost-sharing. If no Tier 1 or Tier 2 insulin is clinically appropriate, the same limit applies. No extra steps first: Beginning January 1, 2026, for at least one insulin in each FDA-approved insulin drug type, you will not have to try another medicine first before coverage is authorized. This includes insulin you take yourself and insulin given by a health care professional. More covered options: The covered drug list will include at least one insulin for each drug type, in all forms and concentrations, on Tier 1 or Tier 2.

State-labeled insulin is protected, too. The same applicable deductible and copayment limits apply to an insulin prescription—or an equivalent insulin—that is labeled or produced by the State of California.

What this means for you

- Easier access to covered insulin medications
- Lower out-of-pocket costs for a covered 30-day supply
- More coverage options across insulin drug types, forms and concentrations

Check your coverage

Sign in to **myuhc.com**® or the **UnitedHealthcare**® app to review your pharmacy benefits, check covered medications, compare prescription costs and find an in-network pharmacy. Questions? Call the Member Services number on your health plan ID card.

Important information: This flyer is a general summary and is not a complete description of benefits. Benefits, tiers and covered medications may vary by plan and are subject to plan terms, clinical or medical necessity review, and the applicable covered drug list. Talk with your health care provider before changing your medication or treatment plan.