

Legislative Wrap Up in Workers' Compensation

Continuing Education Webinar

July 29, 2025

3:00 PM ET

All attendees are in listen-only mode.

MyMatrixx
By EVERNORTH

Continuing Education Credits

Legislative Wrap Up in Workers' Compensation

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Ask a question

The screenshot displays a webinar interface. At the top left, the MyMatrixx logo is shown with 'By EVERNORTH' underneath. In the top right corner, there are icons for help and a red arrow. A 'Slides' tab is visible above the main content area. The main slide has a dark teal background with the title 'Legislative Wrap Up in Workers' Compensation' in light green. Below the title, it says 'Continuing Education Webinar', 'July 29, 2025', and '3:00 PM ET'. A note at the bottom of the slide states 'All attendees are in listen-only mode.' The MyMatrixx logo and 'By EVERNORTH' are at the bottom left of the slide. Copyright information and the date '4/3/2025' are at the bottom right. A yellow plus sign is centered on the slide. On the left side, there is a sidebar with an 'Ask a Question' section. It includes a text input field with the placeholder 'Ask a Question', a green 'Send' button, and a status indicator 'Total Answered Questions: 0'. Above the sidebar, there are icons for mute, video, and a 'Live' indicator.

Questions for our speaker will be answered as time allows.

For the questions we do not get to, we will respond via email after the webinar.

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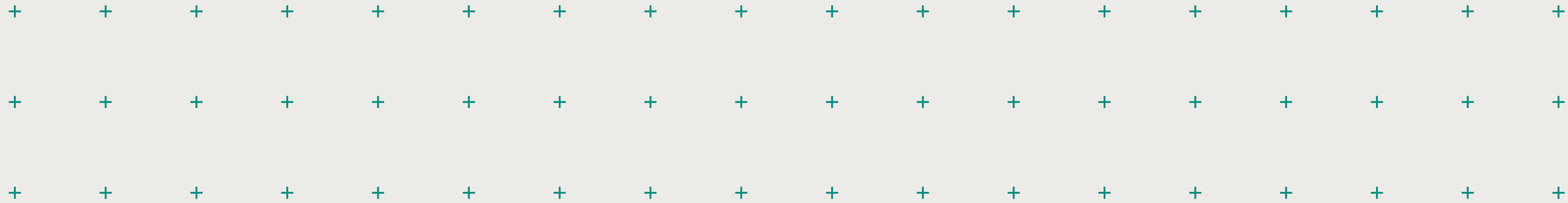
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Today's presenter



ADAM FOWLER
MyMatrixx by Evernorth
Director, Regulatory Affairs



Agenda



Policy actions impact workers' compensation actions!

Why this info is important

Workers' compensation, insurance and health care are heavily legislated

- + Workers' compensation legislation dictates how claims are handled
- + Insurance legislation can dictate contracting terms, network requirements, and pricing options
- + Health care legislation dictates who can provide treatment and what treatments may be provided
- + Legislation often leads to additional regulations

STATES KICK OFF 2025 WITH WORKERS' COMP AND PHARMACY LEGISLATION

Posted on January 29, 2025



We are just one month into 2025, and already several states are off and running by introducing bills to add new laws or amend existing ones. Below, we've outlined some of these bills that, if passed and enacted, would have notable impact on pharmacy reimbursement and medical services coverage in workers' compensation claims.

Legislation vs. Regulation: Which does what?

Legislation Process



Legislation crafts policy ideas into bills through the legislative process.



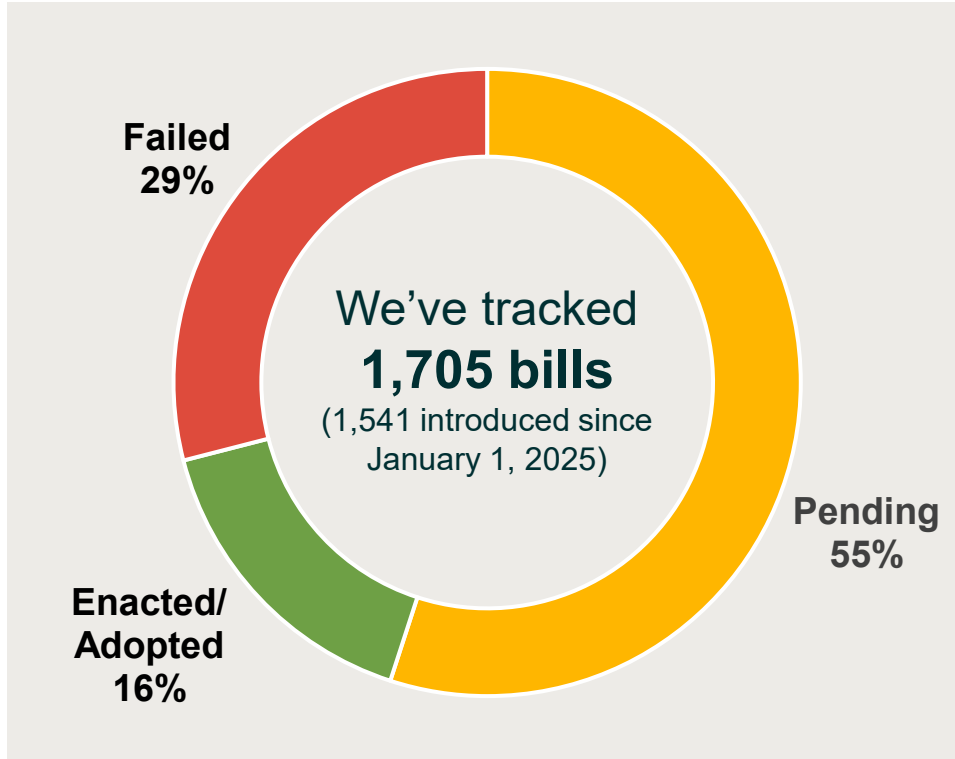
Regulation clarifies or implements legislation by adding details to facilitate changes.

Regulation Process



Focus for Today = Legislation

Policies proposed by elected legislators in the states



Of Bills Proposing Changes Related To:

| | Pending Bills | Enacted Bills | Failed Bills |
|---------------------------------|---------------|---------------|--------------|
| Workers' Comp Reimbursement | 21 | 16 | 13 |
| Presumptive or Special Coverage | 41 | 17 | 40 |
| Direction of Care/Networks | 9 | 5 | 11 |
| Review, Authorization & Denial | 36 | 20 | 18 |
| PBMs | 150 | 75 | 93 |

Workers' Compensation Reimbursement

Workers' Comp. Reimbursement Legislation

2025 Examples

Maryland SB 306

Would have established state's first workers' comp. pharmacy fee schedule based on "acquisition cost" and "reasonable" dispensing fees

Hawaii HB 205

Would have established workers' comp. fee schedule for over-the-counter medications

Idaho SCR 113 - Effective 7/1/25

Approved changes to workers' comp. pharmacy fee schedule placing additional cap on physician dispensed medications

California AB 1048

Would require independent bill review to include contract rate disputes tied to fee schedule discounts



Connecticut, Delaware, Florida, Utah & Wisconsin: All had bills pass adjusting medical fee schedules or how they are calculated

Poll Question #1

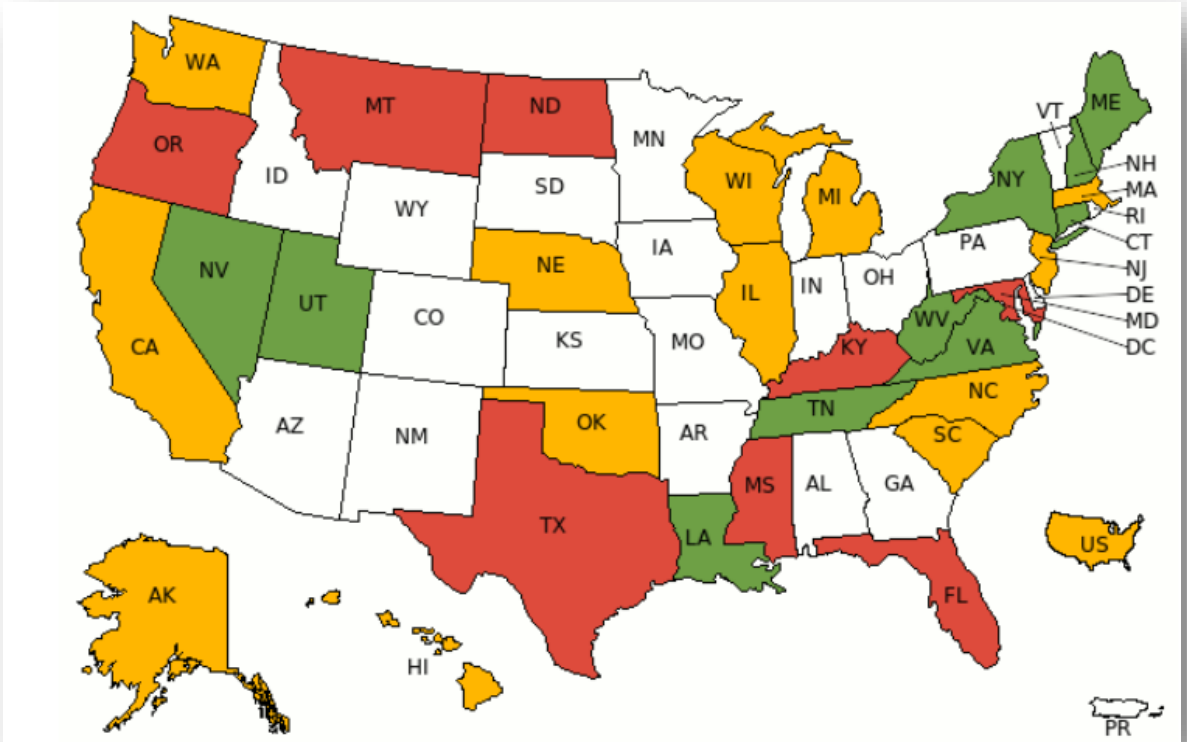
Presumptive or Special Coverage

Presumptive or Special Coverage Legislation

90+ bills
introduced in 2025

Focus on specific occupations or conditions

- + Extension of workers' comp coverage to some "ordinary diseases of life"
- + Most often address cancer, mental, heart, lung conditions in first responders
- + Several are rebuttable "presumptions"
- + Potential increased access to care, but also increased claims and costs



Presumptive or Special Coverage Legislation

2025 Examples

- ↑ **New York S 755:** Reversed 2024 bill that expanded coverage for stress to all
- ↑ **Connecticut SB 1426:** Expanded Firefighters Cancer Relief Program to cover skin cancer
- ↑ **Tennessee SB 288:** Amended firefighter cancer presumption to add prostate, breast and pancreatic cancers
- ↑ **Tennessee HB 310:** Expanded PTSD presumption to include law enforcement and emergency medical responders
- ↑ **West Virginia HB 2797:** Expanded professionals who may diagnose PTSD in first responder claims; Removed “sunset” provision of PTSD law

2025 BRINGS MANY FIRST RESPONDER COVERAGE BILLS

Posted on March 3, 2025



Over the last several years, many states have attempted, and some have passed, legislation focused on providing workers' compensation coverage and protections for first responders (firefighters, emergency medical technicians, police officers, paramedics, etc.) for conditions such as cancer, cardiac health and stress. In 2025, this trend continues including several new “presumptive” coverage bills.

Presumptive or Special Coverage Legislation

2025 Examples

- ↑ **Virginia HB 1933 & SB 920:** Amended presumption for first responders with throat cancer to include specific forms of related cancer
- ↑ **Utah HB 65:** Expanded firefighter presumptive cancers list; Excluded respiratory cancers related to cigarettes, tobacco, marijuana use
- ↑ **Maine HP 46:** Extended first responder PTSD presumption indefinitely
- ↑ **Texas HB 331:** Expanded first responder heart attack or stroke presumptions to include more eligible situations and adds post-shift timeframe that heart attack or stroke can occur and be presumed
- ↓ **Montana SB 394:** Would have specified PTSD in certain first responders as eligible for workers' comp benefits

FIRST RESPONDER SPECIAL COVERAGE BILLS PROGRESS

Posted on May 28, 2025



The multi-state trend to propose legislation focused on providing special workers' compensation or occupational disease coverage for first responders for conditions such as mental stress, cancer, and cardiac conditions [continues in 2025](#). Expansion of these laws can mean greater access to care for first responders, but it can also lead to increased claims and costs for employers. The following highlight several related bills introduced in 2025 that have been recently signed into law or made it just shy of that final step.

Poll Question #2

Direction of Care / Networks

Direction of Care/Networks Legislation

2025 Examples

- ↑ **Colorado HB 1300:** Gives injured workers choice of treating physician
- ◆ **New York S 4926:** Would allow out-of-network pharmacy use when payer refuses to provide payment due to failure to authorize/reauthorize within a certain timeframe for specific listed reasons
- ↑ **Nevada SB 376:** Authorizes certain injured workers with lung or heart disease claims to seek treatment from a physician of their choice (if state's panel contains < 12 physicians in appropriate discipline or specialization accepting new patients and available within 30 days)

NEW YORK GOVERNOR VETOES PHARMACY ANTI-DIRECTION OF CARE BILL WHILE WORKERS' COMP BOARD PROPOSES REGULATIONS

Posted on December 19, 2024



New York Governor Kathy Hochul recently vetoed [S 1974](#) ²A, a bill that would have added exceptions to the ability of employers and insurers to direct care by requiring injured workers to use network pharmacies in the state's workers' compensation system. Hochul stated the bill would increase litigation, add bureaucratic steps for the New York State Workers' Compensation Board (WCB), and lead to delays in obtaining needed medication. The bill also would have increased costs for employers and carriers by requiring reimbursement to out-of-network pharmacies that do not agree to negotiated rates. The veto of this legislation is a victory for our industry undoubtedly thanks to the combined advocacy of our stakeholders and clients.

Direction of Care/Networks Legislation

2025 Examples

- ◆ **California AB 1498:** Would establish MPN database in San Joaquin Valley region and allow injured workers to use state MPN provider if employer/insurer MPN physician unable to treat within 30 days
- ⚠️ **Iowa SB 456:** Would provide injured worker right to predesignate a physician
- ⬇️ **Arizona HB 2429:** Would have allowed payers to establish pharmacy networks and require injured workers use them
- ⬇️ **Indiana HB 1182, Kansas SB 189, Montana SB 295:** Would have permitted injured workers to choose attending/treating providers

2025 WORKERS' COMP PROVIDER CHOICE BILLS IN STATE LEGISLATURES

Posted on April 28, 2025



So far in 2025, there have been several proposed pieces of legislation in states related to pharmacy and other health care provider networks in workers' compensation. MyMatrixx by Evernorth is tracking several of these bills related to pharmacy and physician choice, which could impact the ability of our clients to direct pharmacy and medical care.

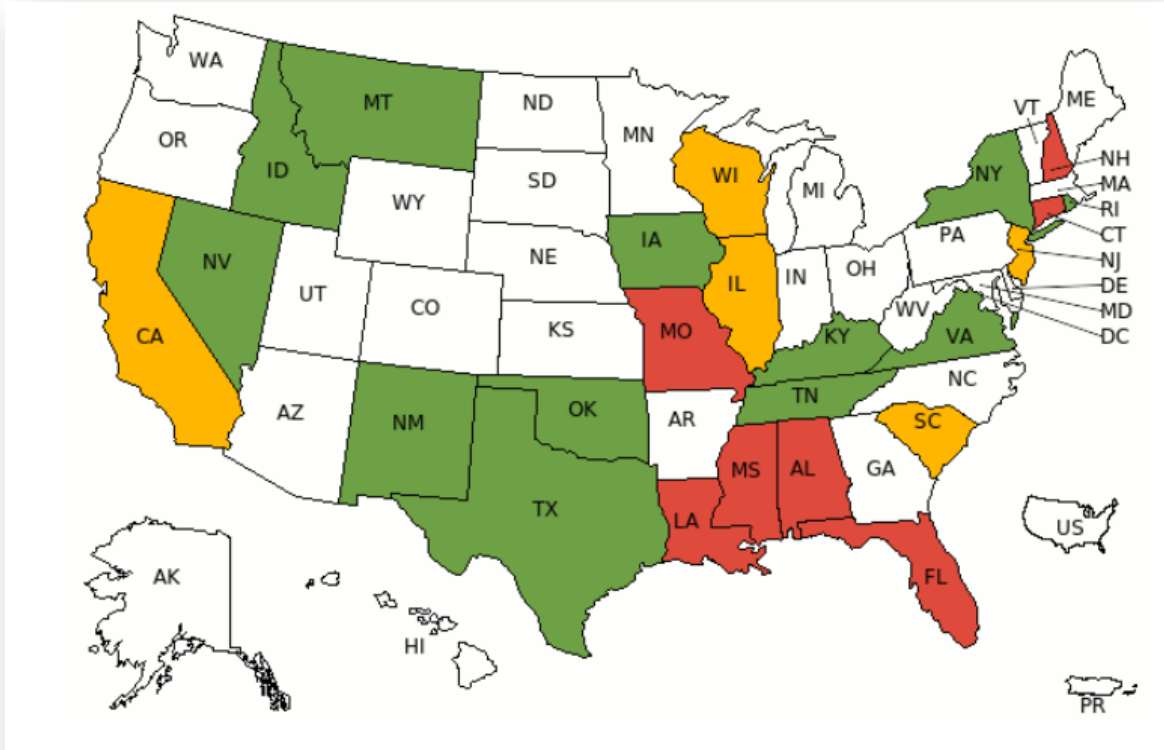
Review, Authorization & Denial

Review, Authorization and Denial Legislation

70+ bills
related to workers' compensation

Legislation governing payer review, approval and denial of medical/pharmacy treatment or bills

- + Process and criteria for review of medical treatment or bills
- + Approval or denial conditions and responsibilities
- + Dispute processes



Review, Authorization and Denial Legislation

2025 Examples

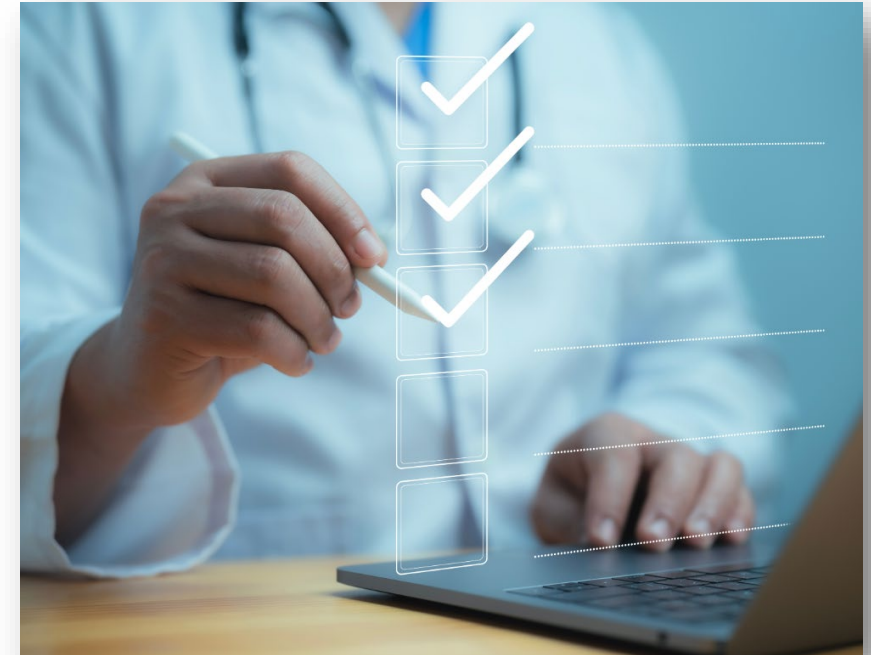
- ↑ **Nevada SB 317:** Required adoption of ODG drug formulary for workers' comp
- ↑ **New York A 3005:** Allowed workers' comp payers to pay for medical treatment without accepting liability for up to one year
- ↑ **Texas SB 815:** Prohibits utilization review from using AI to make adverse determination; Excludes use for administrative support or fraud detection
- ↓ **Illinois HB 1256:** Would require preauthorization for compounds beyond one-time, 7-day supply



Review, Authorization and Denial Legislation

More examples this year

- ↓ **Florida HB 1281:** Would have allowed providers to contest disallowance or adjustment of bill within 60 days
- ↓ **Connecticut HB 6409:** Would have required payer to notify ALJ and employee of an objection / proposed discontinuance / reduction of payment for a medication
- ↓ **New Hampshire SB 67:** Would have prohibited application for dispute resolution unless provider notified payer per prescribed timeline (~ 90 days from payment)
- ↓ **New York S 6217:** Would have increased threshold for required authorization of certain services from \$1,000 to \$1,500



Poll Question #3

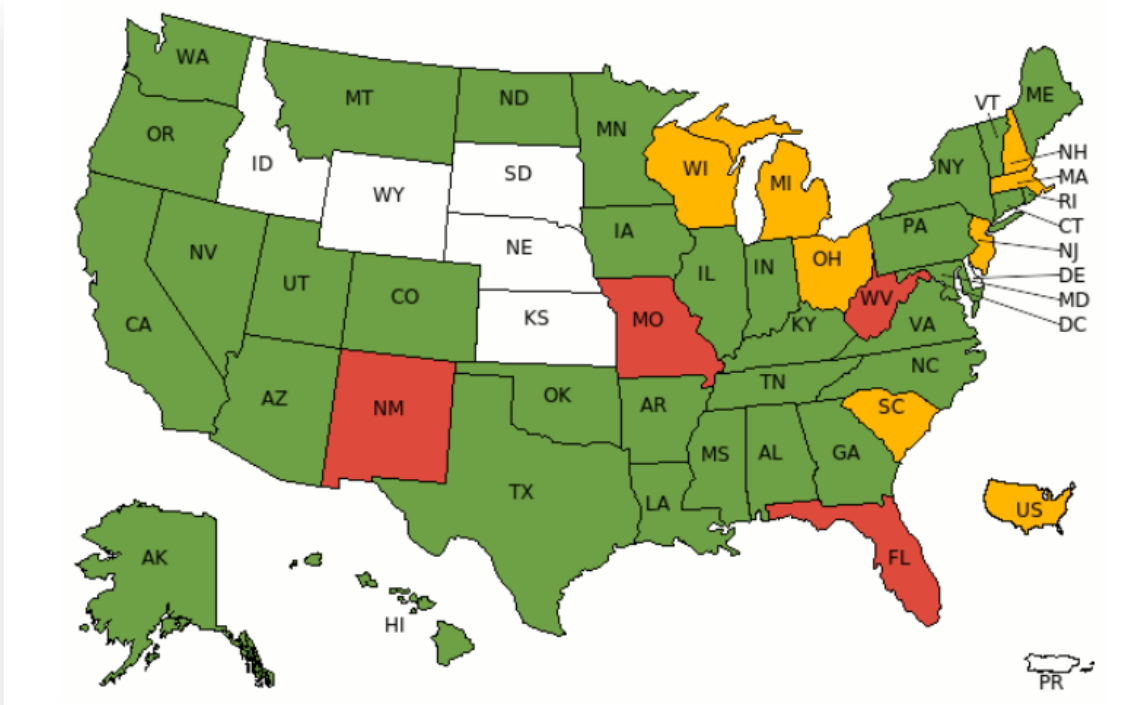
Pharmacy Benefit Management

Pharmacy Benefit Management Legislation

Larger legislative efforts targeting PBMs

~ 300 bills
introduced in 2025
(small % could impact workers' comp.)

- + Federal government and states continue to target PBMs
- + Focused on commercial health where patients have cost share, but workers' comp sometimes unintentionally impacted
- + Topics include
 - Spread pricing
 - Rebates
 - Transaction fees
 - MAC pricing
 - "Steering"
 - Reporting
 - Minimum pharmacy reimbursement ("floor")
 - Network leasing
 - PBM pharmacy ownership
 - PBM tax



Pharmacy Benefit Management Legislation

Examples this year

- ↑ **Oklahoma SB 789:** Prohibits PBM effective rate contracting and requires disclosures from PBMs that lease networks (would have imposed a reimbursement “floor”)
- ↑ **Kentucky HB 415:** Exempted several insurance lines from law that includes PBM provisions (including existing reimbursement “floor”)
- ↑ **Montana HB 740:** Prohibits effective rate contracting, PBMs reimbursing network pharmacies < contract price with payer, certain fees charged to pharmacies, and “steering” (workers’ comp exempted from reimbursement “floor”)

PBM LEGISLATION ADVANCES AND ACKNOWLEDGES WORKERS’ COMP DIFFERENCES

Posted on July 17, 2025



Not always the right fit for workers' compensation

Pharmacy Benefit Management Legislation

More examples this year

- ↑ **New York S 3008:** Added PBM reporting requirements with likely workers' comp regulatory exemption
- ↑ **Arkansas HB 1150:** Prohibits PBMs from owning pharmacies
- ◆ Several others still pending



What's next?

Forecasting future policy developments

Where might the trends be headed?

- + Increased focus on medications costs in workers' comp and more broadly
- + Tinkering with presumptive/special coverage
- + Provider choice still hotly debated
- + More states looking at treatment guidelines and formularies, but concerned with authorization issues
- + Continued targeting of PBMs



MyMatrixx Regulatory Affairs Resources

Information on state and federal policy developments impacting workers' compensation pharmacy

Timely Articles and Updates



2025 Workers' Comp Provider Choice Bills in State Legislatures April 28, 2025

So far in 2025, there have been several proposed pieces of legislation in states related to pharmacy and other health care provider networks in workers' compensation. MyMatrixx by Evernorth is tracking several of these bills related to pharmacy and physician choice, which could impact the ability of our clients to direct pharmacy and medical care.

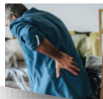
[Learn more](#)



Maryland Work Comp Pharmacy Fee Schedule Bill Advances March 13, 2025

After several previous attempts to establish a workers' compensation pharmaceutical fee schedule in Maryland, the latest effort, Senate Bill 306, is seeing forward legislative momentum after being voted favorably out of the state's Senate with amendments.

[Learn more](#)



CA DWC Proposes New Guidelines for Chronic Pain and Cannabis Use March 07, 2025

The California Division of Workers' Compensation (DWC) has proposed new treatment guidelines for Chronic Pain and the use of cannabis.

[Learn more](#)

Stay Informed

Visit and bookmark the MyMatrixx Statehouse Watch page

<https://www.mymatrixx.com/statehouse-watch/>

Interactive Policy Tracker

The MyMatrixx Legislative and Regulatory Tracker

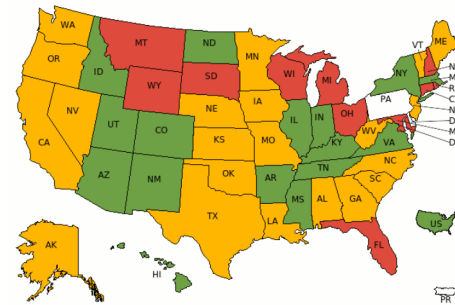
Welcome to the MyMatrixx Legislative and Regulatory Tracking Tool, powered by State Net. To access pending, active or failed policies in the current regulatory or legislative cycle:

- Choose a category
- Choose a topic
- Choose a disposition
- Click display

You can then roll-over the individual states to choose and view bills or regulations in that particular state.

Select a Category:
Select a Topic:
Select a Disposition:

[Click here to view all results and/or click on the map to view individual state results.](#)



Legend: ■ Pending ■ Enacted ■ Failed

* At least one or more state bills or regulations is pending, enacted or failed. Enacted and failed bills both supersede pending bills in the coloring of states on this map (hover over each state for specific numbers).

Should you have any questions, please contact the [MyMatrixx Regulatory Affairs](#) team for further details.

In-house Team of Policy Experts

+ Email the team with questions at:
MMXRegulatoryAffairs+@MyMatrixx.com

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Watch for information on our next CE webinars!

Behavioral Health Medications in Workers' Comp.
October 21, 2025