

PHARMACY BENEFIT COVERAGE

current as of August 1, 2025



A **pharmacy benefit** covers prescription drugs within a health plan.

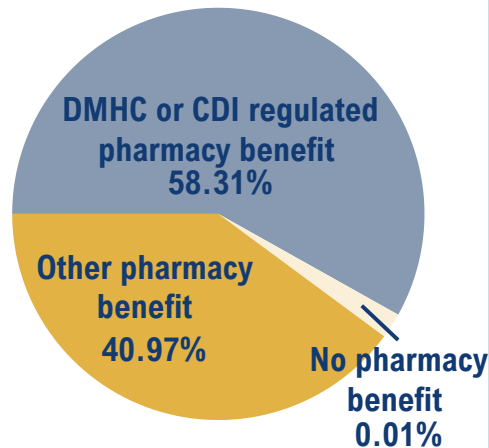
Looking for more details? Check out [Pharmacy Benefit Coverage in State-Regulated Health Insurance for 2026](#)

Pharmacy Benefit Coverage for Enrollees in State-Regulated Insurance Plans (2026)

CHBRP typically analyzes legislation that would impact only state-regulated (DMHC or CDI-regulated) health insurance

All Enrollees

22,207,000



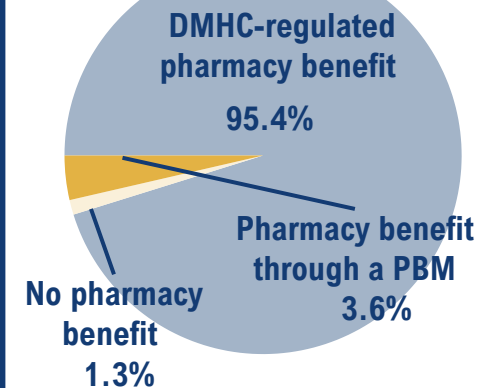
Medi-Cal Enrollees

8,637,000

Pharmacy benefit through Medi-Cal Rx
~ 100%

Commerical and CalPERS Enrollees

13,570,000



Federal Law

Nongrandfathered small group and individual market health plans must provide a pharmacy benefit

Large group, grandfathered small group and grandfathered individual market health plans may exclude a pharmacy benefit

Nongrandfathered large and small group, and individual market health plans must provide coverage for certain medications without cost sharing

State Law

Some state laws require coverage for certain drugs, but they are only applicable for plans with existing pharmacy benefits



When reviewing bills about pharmacy benefits, CHBRP only looks at enrollees whose drug coverage is part of their state-regulated health plan.

CalPERS: California Public Employees' Retirement System

CHBRP: California Health Benefits Review Program

CDI: California Department of Insurance

DMHC: Department of Managed Health Care

PBM: Pharmacy Benefit Manager

Medi-Cal Rx: A program that covers drugs for Medi-Cal members separate from a health plan and managed by the Department of Health Care Services.