

4623

2013-2014 Regular Sessions

I N   S E N A T E

April 16, 2013

---

Introduced by Sen. HANNON -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring health insurance coverage for drug and alcohol abuse and dependency treatment services

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1     Section 1. Subsection (i) of section 3216 of the insurance law is  
2 amended by adding a new paragraph 30 to read as follows:

3     (30) (A) EVERY POLICY DELIVERED OR ISSUED FOR DELIVERY IN THIS STATE  
4 WHICH PROVIDES MEDICAL, MAJOR MEDICAL OR SIMILAR COMPREHENSIVE-TYPE  
5 COVERAGE SHALL INCLUDE SPECIFIC COVERAGE FOR DRUG AND ALCOHOL ABUSE AND  
6 DEPENDENCY TREATMENT SERVICES THAT ARE CERTIFIED AS NECESSARY BY A QUAL-  
7 IFIED HEALTH PROFESSIONAL, AS DEFINED IN THE REGULATIONS OF THE COMMIS-  
8 SIONER OF ALCOHOLISM AND SUBSTANCE ABUSE SERVICES.

9     (B) THE ONLY PREREQUISITE FOR THE COVERAGE OF HOSPITAL OR NON-HOSPITAL  
10 BASED DETOXIFICATION, INCLUDING MEDICALLY MANAGED, MEDICALLY SUPERVISED  
11 AND MEDICALLY MONITORED WITHDRAWAL, OR INPATIENT OR INTENSIVE RESIDEN-  
12 TIAL REHABILITATION, OR INTENSIVE OR ROUTINE OUTPATIENT TREATMENT, SHALL  
13 BE THAT A COVERED PERSON BE CERTIFIED AND REFERRED BY A QUALIFIED HEALTH  
14 PROFESSIONAL. SUCH CERTIFICATION AND REFERRAL SHALL CONTROL BOTH THE  
15 NATURE AND DURATION OF COVERED TREATMENT; PROVIDED, HOWEVER, THAT SUCH  
16 COVERAGE SHALL BE TERMINATED WHEN THE ADMITTING OR ATTENDING PHYSICIAN,  
17 OR A PHYSICIAN ASSISTANT OR NURSE PRACTITIONER ACTING UNDER THE SUPER-  
18 VISION OF A PHYSICIAN, PROVIDING DETOXIFICATION, REHABILITATION OR  
19 OUTPATIENT TREATMENT CERTIFIES THAT ADMISSION OF THE COVERED PERSON IS  
20 NOT NECESSARY, EARLY DISCHARGE IS APPROPRIATE OR ADDITIONAL INPATIENT  
21 DAYS OR SESSIONS ARE NECESSARY.

22     (C) THE LOCATION OF COVERED TREATMENT PURSUANT TO THIS PARAGRAPH SHALL  
23 BE SUBJECT TO THE INSURER'S REQUIREMENTS RELATING TO THE USE OF PARTIC-

EXPLANATION--Matter in *ITALICS* (underscored) is new; matter in brackets  
[ ] is old law to be omitted.

LBD05370-02-3

1 IPATING PROVIDERS, INCLUDING THOSE PROVIDERS LOCATED OUTSIDE OF THE  
2 STATE.

3 S 2. Subsection (1) of section 3221 of the insurance law is amended by  
4 adding a new paragraph 19 to read as follows:

5 (19)(A) EVERY GROUP OR BLANKET POLICY DELIVERED OR ISSUED FOR DELIVERY  
6 IN THIS STATE WHICH PROVIDES MEDICAL, MAJOR MEDICAL OR SIMILAR COMPRE-  
7 HENSIVE-TYPE COVERAGE SHALL INCLUDE SPECIFIC COVERAGE FOR DRUG AND ALCO-  
8 HOL ABUSE AND DEPENDENCY TREATMENT SERVICES THAT ARE CERTIFIED AS NECES-  
9 SARY BY A QUALIFIED HEALTH PROFESSIONAL, AS DEFINED IN THE REGULATIONS  
10 OF THE COMMISSIONER OF ALCOHOLISM AND SUBSTANCE ABUSE SERVICES.

11 (B) THE ONLY PREREQUISITE FOR THE COVERAGE OF HOSPITAL OR NON-HOSPITAL  
12 BASED DETOXIFICATION, INCLUDING MEDICALLY MANAGED, MEDICALLY SUPERVISED  
13 AND MEDICALLY MONITORED WITHDRAWAL, OR INPATIENT OR INTENSIVE RESIDEN-  
14 TIAL REHABILITATION, OR INTENSIVE OR ROUTINE OUTPATIENT TREATMENT, SHALL  
15 BE THAT A COVERED PERSON BE CERTIFIED AND REFERRED BY A QUALIFIED HEALTH  
16 PROFESSIONAL. SUCH CERTIFICATION AND REFERRAL SHALL CONTROL BOTH THE  
17 NATURE AND DURATION OF COVERED TREATMENT; PROVIDED, HOWEVER, THAT SUCH  
18 COVERAGE SHALL BE TERMINATED WHEN THE ADMITTING OR ATTENDING PHYSICIAN,  
19 OR A PHYSICIAN ASSISTANT OR NURSE PRACTITIONER ACTING UNDER THE SUPER-  
20 VISION OF A PHYSICIAN, PROVIDING DETOXIFICATION, REHABILITATION OR  
21 OUTPATIENT TREATMENT CERTIFIES THAT ADMISSION OF THE COVERED PERSON IS  
22 NOT NECESSARY, EARLY DISCHARGE IS APPROPRIATE OR ADDITIONAL INPATIENT  
23 DAYS OR SESSIONS ARE NECESSARY.

24 (C) THE LOCATION OF COVERED TREATMENT PURSUANT TO THIS PARAGRAPH SHALL  
25 BE SUBJECT TO THE INSURER'S REQUIREMENTS RELATING TO THE USE OF PARTIC-  
26 IPATING PROVIDERS, INCLUDING THOSE PROVIDERS LOCATED OUTSIDE OF THE  
27 STATE.

28 S 3. Section 4303 of the insurance law is amended by adding a new  
29 subsection (oo) to read as follows:

30 (OO)(1) EVERY CONTRACT ISSUED BY A HOSPITAL SERVICE COMPANY OR HEALTH  
31 SERVICE CORPORATION WHICH PROVIDES MEDICAL, MAJOR MEDICAL OR SIMILAR  
32 COMPREHENSIVE-TYPE COVERAGE SHALL INCLUDE SPECIFIC COVERAGE FOR DRUG AND  
33 ALCOHOL ABUSE AND DEPENDENCY TREATMENT SERVICES THAT ARE CERTIFIED AS  
34 NECESSARY BY A QUALIFIED HEALTH PROFESSIONAL, AS DEFINED IN THE REGU-  
35 LATIONS OF THE COMMISSIONER OF ALCOHOLISM AND SUBSTANCE ABUSE SERVICES.

36 (2) THE ONLY PREREQUISITE FOR THE COVERAGE OF HOSPITAL OR NON-HOSPITAL  
37 BASED DETOXIFICATION, INCLUDING MEDICALLY MANAGED, MEDICALLY SUPERVISED  
38 AND MEDICALLY MONITORED WITHDRAWAL, OR INPATIENT OR INTENSIVE RESIDEN-  
39 TIAL REHABILITATION, OR INTENSIVE OR ROUTINE OUTPATIENT TREATMENT, SHALL  
40 BE THAT A COVERED PERSON BE CERTIFIED AND REFERRED BY A QUALIFIED HEALTH  
41 PROFESSIONAL. SUCH CERTIFICATION AND REFERRAL SHALL CONTROL BOTH THE  
42 NATURE AND DURATION OF COVERED TREATMENT, PROVIDED, HOWEVER, THAT SUCH  
43 COVERAGE SHALL BE TERMINATED WHEN THE ADMITTING OR ATTENDING PHYSICIAN,  
44 OR A PHYSICIAN ASSISTANT OR NURSE PRACTITIONER ACTING UNDER THE SUPER-  
45 VISION OF A PHYSICIAN, PROVIDING DETOXIFICATION, REHABILITATION OR  
46 OUTPATIENT TREATMENT CERTIFIES THAT ADMISSION OF THE COVERED PERSON IS  
47 NOT NECESSARY, EARLY DISCHARGE IS APPROPRIATE OR ADDITIONAL INPATIENT  
48 DAYS OR SESSIONS ARE NECESSARY.

49 (3) THE LOCATION OF COVERED TREATMENT PURSUANT TO THIS SUBSECTION  
50 SHALL BE SUBJECT TO THE INSURER'S REQUIREMENTS RELATING TO THE USE OF  
51 PARTICIPATING PROVIDERS, INCLUDING THOSE PROVIDERS LOCATED OUTSIDE OF  
52 THE STATE.

53 S 4. This act shall take effect on the first of January next succeed-  
54 ing the date on which it shall have become a law and shall apply to  
55 policies and contracts issued, renewed, modified, altered or amended on  
56 or after such date.