

2894

2013-2014 Regular Sessions

I N S E N A T E

January 24, 2013

Introduced by Sen. SEWARD -- 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 exceptions to the general prohibition on rebating

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

1 Section 1. Section 3239 of the insurance law is amended by adding a
2 new subsection (d) to read as follows:
3 (D) AN INSURANCE AGENT, INSURANCE BROKER OR INSURANCE CONSULTANT
4 LICENSED UNDER ARTICLE TWENTY-ONE OF THIS CHAPTER, WHILE ACTING WITHIN
5 THE SCOPE OF SUCH LICENSURE AND AS PART OF COMMISSIONS PAID OR UNDER
6 SEPARATE FEE AGREEMENTS, SHALL BE AUTHORIZED TO ASSIST INSURERS AND
7 EMPLOYERS IN THE DEVELOPMENT AND IMPLEMENTATION OF WELLNESS PROGRAMS,
8 DISEASE MANAGEMENT AND CARE COORDINATION SERVICES, AND OTHER SUCH
9 PROGRAMS AND SERVICES DESIGNED TO IMPROVE QUALITY OF CARE AND HEALTH
10 OUTCOMES OF INSURED EMPLOYEES, SUBSCRIBERS OR ENROLLEES, BASED ON ACTU-
11 ARIAL DEMONSTRATIONS THAT SUCH PROGRAMS AND SERVICES CAN BE REASONABLY
12 EXPECTED TO RESULT IN THE OVERALL GOOD HEALTH AND WELL BEING OF THE
13 GROUP.
14 S 2. Section 4224 of the insurance law is amended by adding a new
15 subsection (f) to read as follows:
16 (F) THIS SECTION SHALL NOT PROHIBIT AN INSURANCE AGENT, INSURANCE
17 BROKER OR INSURANCE CONSULTANT LICENSED UNDER ARTICLE TWENTY-ONE OF THIS
18 CHAPTER, WHILE ACTING WITHIN THE SCOPE OF SUCH LICENSURE AND AS PART OF
19 COMMISSIONS PAID OR UNDER SEPARATE FEE AGREEMENTS, FROM ASSISTING INSUR-
20 ERS AND EMPLOYERS IN THE INTERPRETATION, MANAGEMENT AND COMMUNICATION OF
21 THE INSURANCE POLICY OR ANNUITY CONTRACT AND ITS RESULTING COSTS.
22 PERMISSIBLE SERVICES SHALL INCLUDE, BUT NOT BE LIMITED TO: WELLNESS
23 PROGRAMS, DISEASE MANAGEMENT AND CARE COORDINATION SERVICES, ADMINIS-
24 TRATION OF COBRA AND NEW YORK STATE CONTINUATION OF COVERAGE, ADMINIS-
25 TRATION OF FLEXIBLE SPENDING ACCOUNTS (FSAS) AND HEALTH REIMBURSEMENT

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

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1 ACCOUNTS (HSAS), CLINICAL HEALTH ADVOCACY SERVICES, INCLUDING EMPLOYEE,
2 SUBSCRIBER OR ENROLLEE COMMUNICATIONS, HOTLINES, "HELP DESKS," AND WEB
3 SITE DEVELOPMENT, PREPARATION OF ANNUAL BENEFIT STATEMENTS, MAINTENANCE
4 OF MEMBERSHIP RECORDS, PREMIUM RECONCILIATION AND BILLING SERVICES,
5 INCLUDING RETIREE BILLING, COMPLIANCE SUPPORT, INCLUDING COMPLETION OF
6 ERISA FORM 5500, AND FINANCIAL MODELING.

7 S 3. This act shall take effect immediately.