9051

## IN ASSEMBLY

## January 20, 2016

Introduced by M. of A. JOYNER -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law and the public health law, in relation to enacting the "health insurance preauthorization disclosure act"

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

Section 1. Short title. This act shall be known and may be cited the "health insurance preauthorization disclosure act".

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- S 2. The insurance law is amended by adding a new section 4242 to read as follows:
- 4242. HEALTH INSURANCE COMPANIES; PREAUTHORIZATION FOR HEALTH CARE SERVICES. EVERY HEALTH CARE INSURANCE COMPANY SHALL BE REOUIRED TO 7 PROVIDE PARTICIPATING PHYSICIANS AND HEALTH CARE PROVIDERS, AS DEFINED IN SUBDIVISION SEVEN OF SECTION TWENTY-NINE HUNDRED EIGHTY OF THE PUBLIC HEALTH LAW, WITH AN UPDATED LIST OF HEALTH CARE TREATMENTS AND SERVICES 9 10 THAT REQUIRE PREAUTHORIZATION OR PRECERTIFICATION FROM SUCH HEALTH 11 INSURANCE COMPANY. SUCH LIST SHALL BE DEVELOPED BASED UPON CONSULTATION 12 WITH MEDICAL GUIDELINES DEVELOPED BY THE RELEVANT MEDICAL SPECIALTY ORGANIZATION AND IN CONSULTATION WITH APPROPRIATELY TRAINED PHYSICIANS 13 14 PRACTICING WITHIN THE REGION THE HEALTH CARE INSURANCE COMPANY SERVES. SUCH LIST SHALL BE UPDATED ANNUALLY OR MORE FREQUENTLY AS 15 APPROPRIATE. 16 ONLY THOSE HEALTH CARE SERVICES WHICH ARE CONTAINED ON SUCH LIST SHALL 17 BE SUBJECT TO PRE-AUTHORIZATION OR PRECERTIFICATION BY THE HEALTH INSURANCE COMPANY. NO HEALTH CARE TREATMENT OR SERVICE SHALL BE ADDED TO 18 19 SERVICES REQUIRING PRE-AUTHORIZATION OR PRECERTIFICATION 20 UNLESS THE HEALTH CARE INSURANCE COMPANY PROVIDES A MINIMUM OF NINETY
  - The public health law is amended by adding a new section 4905-a to read as follows:

DAYS NOTICE TO PARTICIPATING PHYSICIANS AND HEALTH CARE PROVIDERS.

S 4905-A. PRE-AUTHORIZED SERVICES. EVERY HEALTH CARE PLAN 24 25 REQUIRED TO DEVELOP AND PROVIDE TO PARTICIPATING HEALTH CARE PROVIDERS A OF HEALTH CARE SERVICES THAT REQUIRE PRE-AUTHORIZATION OR PRECER-27 TIFICATION FROM SUCH HEALTH CARE PLAN. SUCH LIST SHALL BE DEVELOPED 28 BASED UPON CONSULTATION WITH MEDICAL GUIDELINES DEVELOPED BY THE RELE-

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

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VANT MEDICAL SPECIALTY ORGANIZATION AND IN CONSULTATION WITH APPROPRI-ATELY TRAINED PHYSICIANS PRACTICING WITHIN THE REGION THE HEALTH CARE 3 PLAN SERVES. SUCH LIST SHALL BE UPDATED ANNUALLY OR MORE FREQUENTLY AS APPROPRIATE. ONLY THOSE HEALTH CARE SERVICES WHICH ARE CONTAINED ON SUCH 5 SHALL BE SUBJECT TO PRE-AUTHORIZATION OR PRECERTIFICATION BY THE 6 HEALTH CARE PLAN. NO HEALTH CARE SERVICE SHALL BE ADDED TO THE LIST 7 SERVICES REOUIRING PRE-AUTHORIZATION OR PRECERTIFICATION UNLESS THE 8 HEALTH CARE PLAN PROVIDES A MINIMUM OF NINETY DAYS NOTICE TO PARTICIPAT-9 ING HEALTH CARE PROVIDERS.

- S 4. The insurance law is amended by adding a new section 4905-a to read as follows:
- 12 4905-A. PRE-AUTHORIZED SERVICES. EVERY HEALTH CARE PLAN SHALL BE REQUIRED TO DEVELOP AND PROVIDE TO PARTICIPATING HEALTH CARE PROVIDERS A 13 14 LIST OF HEALTH CARE SERVICES THAT REQUIRE PRE-AUTHORIZATION OR PRECER-15 TIFICATION FROM SUCH HEALTH CARE PLAN. SUCH LIST SHALL BE DEVELOPED 16 BASED UPON CONSULTATION WITH MEDICAL GUIDELINES DEVELOPED BY THE RELE-17 VANT MEDICAL SPECIALTY ORGANIZATION AND IN CONSULTATION WITH APPROPRI-ATELY TRAINED PHYSICIANS PRACTICING WITHIN THE REGION THE HEALTH CARE 18 19 SERVES. SUCH LIST SHALL BE UPDATED ANNUALLY OR MORE FREQUENTLY AS APPROPRIATE. ONLY THOSE HEALTH CARE SERVICES WHICH ARE CONTAINED ON SUCH 20 21 LIST SHALL BE SUBJECT TO PRE-AUTHORIZATION OR PRECERTIFICATION BY HEALTH CARE PLAN. NO HEALTH CARE SERVICE SHALL BE ADDED TO THE LIST OF SERVICES REQUIRING PRE-AUTHORIZATION OR PRECERTIFICATION UNLESS 23 HEALTH CARE PLAN PROVIDES A MINIMUM OF NINETY DAYS NOTICE TO PARTICIPAT-24 25 ING HEALTH CARE PROVIDERS.
- S 5. This act shall take effect on the sixtieth day after it shall have become a law; provided, however that the superintendent of financial services is hereby authorized to promulgate all rules and regulations and take any other measures necessary to implement this act on its effective date.