

4308

2011-2012 Regular Sessions

I N A S S E M B L Y

February 3, 2011

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

AN ACT to amend the insurance law, in relation to requiring insurance  
policies covering surgery to cover all expenses incurred in connection  
with autologous blood transfusions

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

1 Section 1. Subsection (1) of section 3221 of the insurance law is  
2 amended by adding a new paragraph 18 to read as follows:

3 (18) EVERY GROUP OR BLANKET POLICY DELIVERED OR ISSUED FOR DELIVERY IN  
4 THIS STATE WHICH PROVIDES SURGICAL COVERAGE SHALL PROVIDE COVERAGE FOR  
5 ALL EXPENSES INCURRED IN CONNECTION WITH AUTOLOGOUS BLOOD TRANSFUSIONS  
6 USED FOR OR INTENDED TO BE USED FOR SURGERY, INCLUDING THE COLLECTION OF  
7 BLOOD PRIOR TO SURGERY AND THE TRANSFUSION OF SUCH BLOOD INTO THE  
8 INSURED, WHETHER DONE BEFORE, DURING, OR AFTER SURGERY. SUCH COVERAGE  
9 MAY BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE AS MAY BE DEEMED  
10 APPROPRIATE BY THE SUPERINTENDENT AND AS ARE CONSISTENT WITH THOSE  
11 ESTABLISHED FOR OTHER BENEFITS WITHIN A GIVEN POLICY.

12 S 2. Section 4303 of the insurance law is amended by adding a new  
13 subsection (hh) to read as follows:

14 (HH) A MEDICAL EXPENSE INDEMNITY CORPORATION, A HOSPITAL SERVICE  
15 CORPORATION, OR A HEALTH SERVICE CORPORATION WHICH PROVIDES SURGICAL  
16 COVERAGE SHALL PROVIDE COVERAGE FOR ALL EXPENSES INCURRED IN CONNECTION  
17 WITH AUTOLOGOUS BLOOD TRANSFUSIONS USED FOR OR INTENDED TO BE USED FOR  
18 SURGERY, INCLUDING THE COLLECTION OF BLOOD PRIOR TO SURGERY AND THE  
19 TRANSFUSION OF SUCH BLOOD INTO THE INSURED, WHETHER DONE BEFORE, DURING,  
20 OR AFTER SURGERY. SUCH COVERAGE MAY BE SUBJECT TO ANNUAL DEDUCTIBLES  
21 AND COINSURANCE AS MAY BE DEEMED APPROPRIATE BY THE SUPERINTENDENT AND  
22 AS ARE CONSISTENT WITH THOSE ESTABLISHED FOR OTHER BENEFITS WITHIN A  
23 GIVEN POLICY.

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

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1 S 3. This act shall take effect on the first of January next succeed-  
2 ing the date on which it shall have become a law and shall apply to all  
3 policies and contracts issued, renewed, modified, altered, or amended on  
4 or after such date.