

3988

2011-2012 Regular Sessions

I N S E N A T E

March 11, 2011

Introduced by Sens. LANZA, HASSELL-THOMPSON -- 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 policy coverage of chemotherapy treatment

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

1 Section 1. Legislative findings. The legislature finds that advances
2 in medical research have led to significant new developments of various
3 medical treatments. These treatments offer patients a wide range of new
4 choices to combat very serious diseases. The area of cancer treatment
5 has been one of the fields that has seen these significant new medical
6 advancements. In recent years, oral chemotherapy treatments have been
7 developed that provide viable alternatives to traditional intravenous
8 cancer treatments for patients. This oral chemotherapy treatment offers
9 the treating physician and the patient a choice in relation to treatment
10 options. However, this choice is sometimes limited as the oral chemoth-
11 erapy treatments are, in most cases, covered under the prescription drug
12 benefit of an insurance plan rather than under the major medical insur-
13 ance benefit of an insurance plan. This discrepancy in coverage can
14 limit a patient's ability to choose the oral chemotherapy treatment
15 because of the cost associated with the disparate treatment.

16 S 2. Subsection (i) of section 3216 of the insurance law is amended by
17 adding a new paragraph 12-a to read as follows:

18 (12-A) (A) EVERY POLICY DELIVERED OR ISSUED FOR DELIVERY IN THIS STATE
19 THAT PROVIDES MEDICAL, MAJOR MEDICAL, OR SIMILAR COMPREHENSIVE-TYPE
20 COVERAGE AND PROVIDES COVERAGE FOR PRESCRIPTION DRUGS AND FOR CANCER
21 CHEMOTHERAPY TREATMENT SHALL PROVIDE COVERAGE FOR A PRESCRIBED, ORALLY
22 ADMINISTERED ANTICANCER MEDICATION USED TO KILL OR SLOW THE GROWTH OF
23 CANCEROUS CELLS ON A BASIS NO LESS FAVORABLE THAN: (I) INTRAVENOUSLY
24 ADMINISTERED OR INJECTED CANCER MEDICATIONS; OR, IF APPLICABLE, (II)

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

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1 PRESCRIBED DRUGS AS COVERED UNDER THE ENROLLEE'S PRESCRIPTION DRUG BENE-
2 FIT, WHICHEVER IS LESS.

3 (B) A POLICY SHALL NOT ACHIEVE COMPLIANCE WITH THIS PARAGRAPH BY
4 IMPOSING AN INCREASE IN CO-PAYMENT, DEDUCTIBLE OR CO-INSURANCE AMOUNT
5 FOR AN INTRAVENOUSLY ADMINISTERED OR INJECTED CANCER MEDICATION COVERED
6 UNDER THE POLICY.

7 S 3. Subsection (k) of section 3221 of the insurance law is amended by
8 adding a new paragraph 9-a to read as follows:

9 (9-A) (A) EVERY GROUP OR BLANKET POLICY DELIVERED OR ISSUED FOR DELIV-
10 ERY IN THIS STATE THAT PROVIDES MEDICAL, MAJOR MEDICAL, OR SIMILAR
11 COMPREHENSIVE-TYPE COVERAGE AND PROVIDES COVERAGE FOR PRESCRIPTION DRUGS
12 AND FOR CANCER CHEMOTHERAPY TREATMENT SHALL PROVIDE COVERAGE FOR A
13 PRESCRIBED, ORALLY ADMINISTERED ANTICANCER MEDICATION USED TO KILL OR
14 SLOW THE GROWTH OF CANCEROUS CELLS ON A BASIS NO LESS FAVORABLE THAN:
15 (I) INTRAVENOUSLY ADMINISTERED OR INJECTED CANCER MEDICATIONS; OR, IF
16 APPLICABLE, (II) PRESCRIBED DRUGS AS COVERED UNDER THE ENROLLEE'S
17 PRESCRIPTION DRUG BENEFIT, WHICHEVER IS LESS.

18 (B) A POLICY SHALL NOT ACHIEVE COMPLIANCE WITH THIS PARAGRAPH BY
19 IMPOSING AN INCREASE IN CO-PAYMENT, DEDUCTIBLE OR CO-INSURANCE AMOUNT
20 FOR AN INTRAVENOUSLY ADMINISTERED OR INJECTED CANCER MEDICATION COVERED
21 UNDER THE POLICY.

22 S 4. Section 4303 of the insurance law is amended by adding a new
23 subsection (q-1) to read as follows:

24 (Q-1) (1) EVERY POLICY ISSUED BY A MEDICAL EXPENSE INDEMNITY CORPO-
25 RATION, A HOSPITAL SERVICE CORPORATION OR A HEALTH SERVICE CORPORATION
26 FOR DELIVERY IN THIS STATE THAT PROVIDES MEDICAL, MAJOR MEDICAL, OR
27 SIMILAR COMPREHENSIVE-TYPE COVERAGE AND PROVIDES COVERAGE FOR
28 PRESCRIPTION DRUGS AND FOR CANCER CHEMOTHERAPY TREATMENT SHALL PROVIDE
29 COVERAGE FOR A PRESCRIBED, ORALLY ADMINISTERED ANTICANCER MEDICATION
30 USED TO KILL OR SLOW THE GROWTH OF CANCEROUS CELLS ON A BASIS NO LESS
31 FAVORABLE THAN: (A) INTRAVENOUSLY ADMINISTERED OR INJECTED CANCER MEDI-
32 CATIONS; OR, IF APPLICABLE, (B) PRESCRIBED DRUGS AS COVERED UNDER THE
33 ENROLLEE'S PRESCRIPTION DRUG BENEFIT, WHICHEVER IS LESS.

34 (2) A POLICY SHALL NOT ACHIEVE COMPLIANCE WITH THIS SUBSECTION BY
35 IMPOSING AN INCREASE IN CO-PAYMENT, DEDUCTIBLE OR CO-INSURANCE AMOUNT
36 FOR AN INTRAVENOUSLY ADMINISTERED OR INJECTED CANCER MEDICATION COVERED
37 UNDER THE POLICY.

38 S 5. This act shall take effect on the first of January next succeed-
39 ing the date on which it shall have become a law and shall apply to all
40 policies and contracts issued, renewed, modified, altered or amended on
41 or after such effective date.