S T A T E O F N E W Y O R K

1476

2013-2014 Regular Sessions

I N A S S E M B L Y

(PREFILED)

January 9, 2013

Introduced by M. of A. COLTON -- Multi-Sponsored by -- M. of A. RIVERA, TITUS -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to health insurance coverage of prosthetic limbs

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

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

(19) EVERY INSURER DELIVERING A GROUP POLICY OR ISSUING A GROUP POLICY FOR DELIVERY IN THIS STATE SHALL PROVIDE COVERAGE TO A SUBSCRIBER (A) FOR THE REPLACEMENT OF A PROSTHETIC LIMB AFTER AMPUTATION IF SAID PROSTHETIC LIMB IS DAMAGED OR STOLEN; AND (B) PROVIDE COVERAGE FOR THE REPLACEMENT OF A PROSTHETIC LIMB TO A DEPENDENT CHILD OF A SUBSCRIBER THROUGH THE ATTAINMENT OF NINETEEN YEARS OF AGE AS OFTEN AS SAID REPLACEMENT IS REQUIRED OR PRESCRIBED BY THE DEPENDENT CHILD'S PHYSICIAN.

S 2. Subsection (j) of section 4303 of the insurance law is amended by adding a new paragraph 5 to read as follows:

(5) A HEALTH SERVICE CORPORATION OR MEDICAL EXPENSE INDEMNITY CORPORATION WHICH PROVIDES MEDICAL, MAJOR MEDICAL OR SIMILAR COMPREHENSIVE-TYPE COVERAGE MUST PROVIDE COVERAGE TO A SUBSCRIBER (A) FOR THE REPLACEMENT OF A PROSTHETIC LIMB AFTER AMPUTATION IF SAID PROSTHETIC LIMB IS DAMAGED OR STOLEN; AND (B) PROVIDE COVERAGE FOR THE REPLACEMENT OF A PROSTHETIC LIMB FOR A DEPENDENT CHILD OF A SUBSCRIBER THROUGH ATTAINMENT OF NINETEEN YEARS OF AGE AS OFTEN AS SAID REPLACEMENT IS REQUIRED OR PRESCRIBED BY THE DEPENDENT CHILD'S PHYSICIAN.

S 3. This act shall take effect on the first of January next succeeding the date on which it shall have become a law.

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

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