

5413

2013-2014 Regular Sessions

I N   A S S E M B L Y

February 26, 2013

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

AN ACT to amend the insurance law, in relation to post traumatic stress  
disorder

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

1     Section 1.    Clause (ii) of subparagraph (B) of paragraph 5 of  
2     subsection (1) of section 3221 of the insurance law, as amended by chap-  
3     ter 502 of the laws of 2007, is amended to read as follows:  
4     (ii) For purposes of this paragraph, the term "biologically based  
5     mental illness" means a mental, nervous, or emotional condition that is  
6     caused by a biological disorder of the brain and results in a clinically  
7     significant, psychological syndrome or pattern that substantially limits  
8     the functioning of the person with the illness. Such biologically based  
9     mental illnesses are defined as schizophrenia/psychotic disorders, major  
10    depression, bipolar disorder, delusional disorders, panic disorder,  
11    obsessive compulsive disorders, bulimia, [and] anorexia, AND POST TRAU-  
12    MATIC STRESS DISORDER.  
13    S 2. Subparagraph (B) of paragraph 2 of subsection (g) of section 4303  
14    of the insurance law, as amended by chapter 502 of the laws of 2007, is  
15    amended to read as follows:  
16    (B) For purposes of this subsection, the term "biologically based  
17    mental illness" means a mental, nervous, or emotional condition that is  
18    caused by a biological disorder of the brain and results in a clinically  
19    significant, psychological syndrome or pattern that substantially limits  
20    the functioning of the person with the illness. Such biologically based  
21    mental illnesses are defined as schizophrenia/psychotic disorders, major  
22    depression, bipolar disorder, delusional disorders, panic disorder,  
23    obsessive compulsive disorders, anorexia, [and] bulimia, AND POST TRAU-  
24    MATIC STRESS DISORDER.

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

LBD05431-01-3

1 S 3. Subparagraph (B) of paragraph 2 of subsection (h) of section 4303  
2 of the insurance law, as amended by chapter 502 of the laws of 2007, is  
3 amended to read as follows:  
4 (B) For purposes of this subsection, the term "biologically based  
5 mental illness" means a mental, nervous, or emotional condition that is  
6 caused by a biological disorder of the brain and results in a clinically  
7 significant, psychological syndrome or pattern that substantially limits  
8 the functioning of the person with the illness. Such biologically based  
9 mental illnesses are defined as schizophrenia/psychotic disorders, major  
10 depression, bipolar disorder, delusional disorders, panic disorder,  
11 obsessive compulsive disorder, anorexia, [and] bulimia, AND POST TRAUMATIC  
12 STRESS DISORDER.  
13 S 4. This act shall take effect on the ninetieth day after it shall  
14 have become a law; provided, however, that the provisions of this act  
15 shall apply to policies and contracts issued, renewed, modified, altered  
16 or amended on or after such effective date.