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

4189

2013-2014 Regular Sessions

I N S E N A T E

March 13, 2013

Introduced by Sen. KENNEDY -- 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 coverage for opioid-addiction treatment medications

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

Section 1. Subsection (i) of section 3216 of the insurance law is amended by adding a new paragraph 30 to read as follows:

(30) EVERY POLICY DELIVERED OR ISSUED FOR DELIVERY IN THIS STATE THAT PROVIDES MEDICAL, MAJOR MEDICAL, OR SIMILAR COMPREHENSIVE-TYPE COVERAGE AND PROVIDES COVERAGE FOR PRESCRIPTION DRUGS SHALL PROVIDE COVERAGE FOR OPIOID-ADDICTION TREATMENT MEDICATIONS. SUCH COVERAGE MAY BE SUBJECT TO CO-PAYS, COINSURANCE, OR DEDUCTIBLES, PROVIDED THAT THE CO-PAYS, COINSURANCE, OR DEDUCTIBLES ARE AT LEAST AS FAVORABLE TO AN INSURED AS THE CO-PAYS, COINSURANCE, OR DEDUCTIBLES THAT APPLY TO COVERAGE FOR OTHER PRESCRIPTION DRUGS.

S 2. Subsection (k) of section 3221 of the insurance law is amended by adding a new paragraph 19 to read as follows:

(19) EVERY POLICY DELIVERED OR ISSUED FOR DELIVERY IN THIS STATE THAT PROVIDES MEDICAL, MAJOR MEDICAL, OR SIMILAR COMPREHENSIVE-TYPE COVERAGE AND PROVIDES COVERAGE FOR PRESCRIPTION DRUGS SHALL PROVIDE COVERAGE FOR OPIOID-ADDICTION TREATMENT MEDICATIONS. SUCH COVERAGE MAY BE SUBJECT TO CO-PAYS, COINSURANCE, OR DEDUCTIBLES, PROVIDED THAT THE CO-PAYS, COINSURANCE, OR DEDUCTIBLES ARE AT LEAST AS FAVORABLE TO AN INSURED AS THE CO-PAYS, COINSURANCE, OR DEDUCTIBLES THAT APPLY TO COVERAGE FOR OTHER PRESCRIPTION DRUGS.

S 3. Section 4303 of the insurance law is amended by adding a new subsection (jj) to read as follows:

(JJ) EVERY POLICY DELIVERED OR ISSUED FOR DELIVERY IN THIS STATE THAT PROVIDES MEDICAL, MAJOR MEDICAL, OR SIMILAR COMPREHENSIVE-TYPE COVERAGE AND PROVIDES COVERAGE FOR PRESCRIPTION DRUGS SHALL PROVIDE COVERAGE FOR

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

LBD08930-01-3

OPIOID-ADDICTION TREATMENT MEDICATIONS. SUCH COVERAGE MAY BE SUBJECT TO CO-PAYS, COINSURANCE, OR DEDUCTIBLES, PROVIDED THAT THE CO-PAYS, COINSURANCE, OR DEDUCTIBLES ARE AT LEAST AS FAVORABLE TO AN INSURED AS THE CO-PAYS, COINSURANCE, OR DEDUCTIBLES THAT APPLY TO COVERAGE FOR OTHER PRESCRIPTION DRUGS.

S 4. This act shall take effect immediately and shall apply to any policy issued, delivered, modified, amended, or renewed on or after such effective date.