3520

2013-2014 Regular Sessions

IN ASSEMBLY

January 28, 2013

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

AN ACT to amend the insurance law and the public health law, in relation to enacting the "health insurance preauthorization disclosure act"

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

- Section 1. Short title. This act shall be known and may be cited as the "health insurance preauthorization disclosure act".
- S 2. The insurance law is amended by adding a new section 4242 to read as follows:

5

7

9

10

11 12

13

14

- S 4242. HEALTH INSURANCE COMPANIES; PREAUTHORIZATION FOR HEALTH EVERY HEALTH CARE INSURANCE COMPANY SHALL BE REQUIRED TO PROVIDE PARTICIPATING PHYSICIANS AND HEALTH CARE PROVIDERS, AS IN SUBDIVISION SEVEN OF SECTION TWENTY-NINE HUNDRED EIGHTY OF THE PUBLIC HEALTH LAW, WITH AN UPDATED LIST OF HEALTH CARE TREATMENTS AND SERVICES REQUIRE PREAUTHORIZATION OR PRECERTIFICATION FROM SUCH HEALTH CARE INSURANCE COMPANY. SUCH LIST SHALL BE DEVELOPED BASED UPON CONSULTATION WITH MEDICAL GUIDELINES DEVELOPED BY THE RELEVANT MEDICAL SPECIALTY IN CONSULTATION WITH APPROPRIATELY TRAINED PHYSICIANS ORGANIZATION AND PRACTICING WITHIN THE REGION THE HEALTH CARE INSURANCE COMPANY SHALL BE UPDATED ANNUALLY OR MORE FREQUENTLY AS APPROPRIATE. SUCH LIST
- 15 SUCH LIST SHALL BE UPDATED ANNUALLY OR MORE FREQUENTLY AS APPROPRIATE. 16 ONLY THOSE HEALTH CARE SERVICES WHICH ARE CONTAINED ON SUCH LIST SHALL
- 16 ONLY THOSE HEALTH CARE SERVICES WHICH ARE CONTAINED ON SUCH LIST SHALL 17 BE SUBJECT TO PRE-AUTHORIZATION OR PRECERTIFICATION BY THE HEALTH CARE
- 18 INSURANCE COMPANY. NO HEALTH CARE TREATMENT OR SERVICE SHALL BE ADDED TO
- 19 THE LIST OF SERVICES REQUIRED PRE-AUTHORIZATION OR PRECERTIFICATION 20 UNLESS THE HEALTH CARE INSURANCE COMPANY PROVIDES A MINIMUM OF NINETY
- DAYS NOTICE TO PARTICIPATING PHYSICIANS AND HEALTH CARE PROVIDERS.

 S 3. The public health law is amended by adding a new section 4905-a to read as follows:
- 24 S 4905-A. PRE-AUTHORIZED SERVICES. EVERY HEALTH CARE PLAN SHALL BE 25 REQUIRED TO DEVELOP AND PROVIDE TO PARTICIPATING HEALTH CARE PROVIDERS A

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

LBD05054-01-3

A. 3520 2

13

14

15

16

17

18

19

20 21

23

2425

26

27

28

LIST OF HEALTH CARE SERVICES THAT REOUIRE PRE-AUTHORIZATION OR PRECER-TIFICATION FROM SUCH HEALTH CARE PLAN. SUCH LIST SHALL BE DEVELOPED 3 BASED UPON CONSULTATION WITH MEDICAL GUIDELINES DEVELOPED BY THEMEDICAL SPECIALTY ORGANIZATION AND IN CONSULTATION WITH APPROPRI-5 ATELY TRAINED PHYSICIANS PRACTICING WITHIN THE REGION THE HEALTH SUCH LIST SHALL BE UPDATED ANNUALLY OR MORE FREQUENTLY AS 6 PLAN SERVES. 7 APPROPRIATE. ONLY THOSE HEALTH CARE SERVICES WHICH ARE CONTAINED ON SUCH LIST SHALL BE SUBJECT TO PRE-AUTHORIZATION OR PRECERTIFICATION BY 8 THE HEALTH CARE PLAN. NO HEALTH CARE SERVICE SHALL BE ADDED TO THE LIST OF 9 10 SERVICES REQUIRING PRE-AUTHORIZATION OR PRECERTIFICATION UNLESS THEHEALTH CARE PLAN PROVIDES A MINIMUM OF NINETY DAYS NOTICE TO PARTICIPAT-11 12 ING HEALTH CARE PROVIDERS.

S 4. The insurance law is amended by adding a new section 4905-a to read as follows:

S 4905-A. PRE-AUTHORIZED SERVICES. EVERY HEALTH CARE PLAN SHALL BE REQUIRED TO DEVELOP AND PROVIDE TO PARTICIPATING HEALTH CARE PROVIDERS A LIST OF HEALTH CARE SERVICES THAT REQUIRE PRE-AUTHORIZATION OR PRECER-TIFICATION FROM SUCH HEALTH CARE PLAN. SUCH LIST SHALL BE BASED UPON CONSULTATION WITH MEDICAL GUIDELINES DEVELOPED BY THE RELE-VANT MEDICAL SPECIALTY ORGANIZATION AND IN CONSULTATION WITH APPROPRI-ATELY TRAINED PHYSICIANS PRACTICING WITHIN THE REGION THE HEALTH CARE PLAN SERVES. SUCH LIST SHALL BE UPDATED ANNUALLY OR MORE FREQUENTLY APPROPRIATE. ONLY THOSE HEALTH CARE SERVICES WHICH ARE CONTAINED ON SUCH LIST SHALL BE SUBJECT TO PRE-AUTHORIZATION OR PRECERTIFICATION BY THE HEALTH CARE PLAN. NO HEALTH CARE SERVICE SHALL BE ADDED TO THE LIST OF REQUIRING PRE-AUTHORIZATION OR PRECERTIFICATION UNLESS THE HEALTH CARE PLAN PROVIDES A MINIMUM OF NINETY DAYS NOTICE TO PARTICIPAT-ING HEALTH CARE PROVIDERS.

29 S 5. This act shall take effect on the sixtieth day after it shall 30 have become a law; provided, however that the superintendent of finan-31 cial services is hereby authorized to promulgate all rules and regu-32 lations and take any other measures necessary to implement this act on 33 its effective date.