

5413

2013-2014 Regular Sessions

I N A S S E M B L Y

February 26, 2013

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.