

10237

I N A S S E M B L Y

May 17, 2016

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

AN ACT to amend the insurance law, in relation to requiring health
insurers to provide coverage of opioid addiction medications during
the entire period such medications are prescribed

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

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 33 to read as follows:
3 (33)(A) EVERY POLICY THAT PROVIDES MEDICAL, MAJOR MEDICAL OR SIMILAR
4 COMPREHENSIVE-TYPE COVERAGE, OR COVERAGE FOR PRESCRIPTION DRUGS MUST
5 PROVIDE COVERAGE OF MEDICATIONS AND PRESCRIPTION DRUGS PRESCRIBED FOR
6 THE TREATMENT OF SUBSTANCE ABUSE DISORDER SUFFERED BY A COVERED PERSON
7 WITH AN ADDICTION TO OPIOIDS. SUCH COVERAGE OF MEDICATIONS AND DRUGS
8 SHALL CONTINUE TO BE PROVIDED DURING THE ENTIRE PERIOD OF TIME THE MEDI-
9 CATIONS AND DRUGS ARE PRESCRIBED FOR SUCH TREATMENT BY AN AUTHORIZED
10 PRESCRIBER.
11 (B) COVERAGE PROVIDED UNDER THIS PARAGRAPH MAY BE SUBJECT TO ANNUAL
12 DEDUCTIBLES AND CO-INSURANCE AS DEEMED APPROPRIATE BY THE SUPERINTENDENT
13 AND THAT ARE CONSISTENT WITH THOSE IMPOSED ON OTHER BENEFITS WITHIN A
14 GIVEN POLICY.
15 S 2. Subsection (1) of section 3221 of the insurance law is amended by
16 adding a new paragraph 7-a to read as follows:
17 (7-A)(A) EVERY POLICY THAT PROVIDES MEDICAL, MAJOR MEDICAL OR SIMILAR
18 COMPREHENSIVE-TYPE COVERAGE, OR COVERAGE FOR PRESCRIPTION DRUGS MUST
19 PROVIDE COVERAGE OF MEDICATIONS AND PRESCRIPTION DRUGS PRESCRIBED FOR
20 THE TREATMENT OF SUBSTANCE ABUSE DISORDER SUFFERED BY A COVERED PERSON
21 WITH AN ADDICTION TO OPIOIDS. SUCH COVERAGE OF MEDICATIONS AND DRUGS
22 SHALL CONTINUE TO BE PROVIDED DURING THE ENTIRE PERIOD OF TIME THE MEDI-
23 CATIONS AND DRUGS ARE PRESCRIBED FOR SUCH TREATMENT BY AN AUTHORIZED
24 PRESCRIBER.
25 (B) COVERAGE PROVIDED UNDER THIS PARAGRAPH MAY BE SUBJECT TO ANNUAL
26 DEDUCTIBLES AND CO-INSURANCE AS DEEMED APPROPRIATE BY THE SUPERINTENDENT

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

LBD15127-01-6

1 AND THAT ARE CONSISTENT WITH THOSE IMPOSED ON OTHER BENEFITS WITHIN A
2 GIVEN POLICY.

3 S 3. Section 4303 of the insurance law is amended by adding a new
4 subsection (l-1) to read as follows:

5 (L-1) EVERY CONTRACT THAT PROVIDES MEDICAL, MAJOR MEDICAL OR SIMILAR
6 COMPREHENSIVE-TYPE COVERAGE, OR COVERAGE FOR PRESCRIPTION DRUGS MUST
7 PROVIDE COVERAGE OF MEDICATIONS AND PRESCRIPTION DRUGS PRESCRIBED FOR
8 THE TREATMENT OF SUBSTANCE ABUSE DISORDER SUFFERED BY A COVERED PERSON
9 WITH AN ADDICTION TO OPIOIDS. SUCH COVERAGE OF MEDICATIONS AND DRUGS
10 SHALL CONTINUE TO BE PROVIDED DURING THE ENTIRE PERIOD OF TIME THE MEDI-
11 CATIONS AND DRUGS ARE PRESCRIBED FOR SUCH TREATMENT BY AN AUTHORIZED
12 PRESCRIBER.

13 S 4. This act shall take effect immediately.