

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

1053

2015-2016 Regular Sessions

I N A S S E M B L Y

January 8, 2015

Introduced by M. of A. CYMBROWITZ, GALEF, COLTON -- Multi-Sponsored by
-- M. of A. HOOPER -- read once and referred to the Committee on
Insurance

AN ACT to amend the insurance law, in relation to requiring individual
and group or blanket accident or health insurance policies and hospi-
tal service corporations, health service corporations, and medical
indemnity corporations, which provide hospital, surgical or medical
coverage to include coverage for the purchase of cranial prostheses
when prescribed as medically necessary

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 32 to read as follows:
3 (32) (A) EVERY INDIVIDUAL POLICY WHICH PROVIDES MAJOR MEDICAL OR SIMI-
4 LAR COMPREHENSIVE-TYPE COVERAGE SHALL INCLUDE COVERAGE FOR THE PURCHASE
5 OF CRANIAL PROSTHESES WORN FOR PERMANENT OR TEMPORARY HAIR LOSS SUFFERED
6 AS A RESULT OF ACCIDENT, INJURY OR DISEASE, OR THE TREATMENT OF SUCH
7 CONDITIONS, PROVIDED THAT THE TREATING PHYSICIAN OR OTHER LICENSED
8 HEALTH CARE PROVIDER LEGALLY AUTHORIZED TO PRESCRIBE UNDER TITLE EIGHT
9 OF THE EDUCATION LAW ISSUES A WRITTEN ORDER FOR SUCH PURCHASE TO SIGNIFY
10 HIS OR HER OPINION THAT SUCH PURCHASE IS MEDICALLY NECESSARY TO PROMOTE
11 THE PATIENT'S PHYSICAL OR PSYCHOLOGICAL WELL-BEING OR TO PROMOTE THE
12 HEALING PROCESS.
13 (B) SUCH COVERAGE MAY BE SUBJECT TO SUCH ANNUAL DEDUCTIBLES AND COIN-
14 SURANCE AS DEEMED APPROPRIATE BY THE SUPERINTENDENT AND AS ARE CONSIST-
15 ENT WITH THOSE REQUIRED FOR OTHER BENEFITS UNDER THE POLICY. SUCH
16 COVERAGE MAY BE LIMITED TO ONE CRANIAL PROSTHESIS PER COVERED PERSON FOR
17 THE LIFETIME OF THE POLICY.
18 S 2. Subsection (k) of section 3221 of the insurance law is amended by
19 adding a new paragraph 20 to read as follows:

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

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1 (20) (A) EVERY GROUP OR BLANKET POLICY WHICH PROVIDES MAJOR MEDICAL OR
2 SIMILAR COMPREHENSIVE-TYPE COVERAGE SHALL INCLUDE COVERAGE FOR THE
3 PURCHASE OF CRANIAL PROSTHESES WORN FOR PERMANENT OR TEMPORARY HAIR LOSS
4 SUFFERED AS A RESULT OF ACCIDENT, INJURY OR DISEASE, OR THE TREATMENT OF
5 SUCH CONDITIONS, PROVIDED THAT THE TREATING PHYSICIAN OR OTHER LICENSED
6 HEALTH CARE PROVIDER LEGALLY AUTHORIZED TO PRESCRIBE UNDER TITLE EIGHT
7 OF THE EDUCATION LAW ISSUES A WRITTEN ORDER FOR SUCH PURCHASE TO SIGNIFY
8 HIS OR HER OPINION THAT SUCH PURCHASE IS MEDICALLY NECESSARY TO PROMOTE
9 THE PATIENT'S PHYSICAL OR PSYCHOLOGICAL WELL-BEING OR TO PROMOTE THE
10 HEALING PROCESS.

11 (B) SUCH COVERAGE MAY BE SUBJECT TO SUCH ANNUAL DEDUCTIBLES AND COIN-
12 SURANCE AS DEEMED APPROPRIATE BY THE SUPERINTENDENT AND AS ARE CONSIST-
13 ENT WITH THOSE REQUIRED FOR OTHER BENEFITS UNDER THE POLICY. SUCH
14 COVERAGE MAY BE LIMITED TO ONE CRANIAL PROSTHESIS PER COVERED PERSON FOR
15 THE LIFETIME OF THE POLICY.

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

18 (PP)(1) EVERY CONTRACT ISSUED BY A CORPORATION SUBJECT TO THE
19 PROVISIONS OF THIS ARTICLE WHICH PROVIDES MAJOR MEDICAL OR SIMILAR
20 COMPREHENSIVE-TYPE COVERAGE, SHALL INCLUDE COVERAGE FOR THE PURCHASE OF
21 CRANIAL PROSTHESES WORN FOR PERMANENT OR TEMPORARY HAIR LOSS SUFFERED AS
22 A RESULT OF ACCIDENT, INJURY OR DISEASE, OR THE TREATMENT OF SUCH CONDI-
23 TIONS, PROVIDED THAT THE TREATING PHYSICIAN OR OTHER LICENSED HEALTH
24 CARE PROVIDER LEGALLY AUTHORIZED TO PRESCRIBE UNDER TITLE EIGHT OF THE
25 EDUCATION LAW ISSUES A WRITTEN ORDER FOR SUCH PURCHASE TO SIGNIFY HIS OR
26 HER OPINION THAT SUCH PURCHASE IS MEDICALLY NECESSARY TO PROMOTE THE
27 PATIENT'S PHYSICAL OR PSYCHOLOGICAL WELL-BEING OR TO PROMOTE THE HEALING
28 PROCESS.

29 (2) SUCH COVERAGE MAY BE SUBJECT TO SUCH ANNUAL DEDUCTIBLES AND COIN-
30 SURANCE AS DEEMED APPROPRIATE BY THE SUPERINTENDENT AND AS ARE CONSIST-
31 ENT WITH THOSE REQUIRED FOR OTHER BENEFITS UNDER THE POLICY. SUCH
32 COVERAGE MAY BE LIMITED TO ONE CRANIAL PROSTHESIS PER COVERED PERSON FOR
33 THE LIFETIME OF THE POLICY.

34 S 4. This act shall take effect on the ninetieth day after it shall
35 have become a law and shall apply according to its terms to all poli-
36 cies, contracts and certificates issued, renewed, modified, altered or
37 amended on or after such date.