1840

2015-2016 Regular Sessions

IN ASSEMBLY

January 13, 2015

Introduced by M. of A. GUNTHER, ROZIC, COLTON, JAFFEE, COOK, RAIA, MONTESANO, CURRAN -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to coverage for the HALO breast pap test to detect risk of developing breast cancer

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, 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 POLICY WHICH PROVIDES COVERAGE FOR HOSPITAL, SURGICAL, 4 OR MEDICAL CARE COVERAGE SHALL PROVIDE COVERAGE FOR THE HALO BREAST PAP 5 TEST TO DETECT A WOMAN'S RISK OF DEVELOPING BREAST CANCER, WHEN SUCH 6 TEST IS RECOMMENDED BY A PHYSICIAN OR CERTIFIED NURSE PRACTITIONER.

(B) SUCH COVERAGE MAY BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE
AS MAY BE DEEMED APPROPRIATE BY THE SUPERINTENDENT AND AS ARE CONSISTENT
WITH THOSE ESTABLISHED FOR OTHER BENEFITS WITHIN A GIVEN POLICY.

10 (C) FOR PURPOSES OF THIS SECTION, "HALO BREAST PAP TEST" MEANS A 11 PROCEDURE THAT ENTAILS COLLECTION OF NIPPLE ASPIRATE FLUID FOR CYTOLOGI-12 CAL EVALUATION.

13 S 2. Subsection (1) of section 3221 of the insurance law is amended by 14 adding a new paragraph 19 to read as follows:

15 (19) (A) A GROUP OR BLANKET ACCIDENT OR HEALTH INSURANCE POLICY OR 16 ISSUING A GROUP BLANKET POLICY FOR DELIVERY IN THIS STATE WHICH PROVIDES 17 COVERAGE FOR HOSPITAL, SURGICAL, OR MEDICAL CARE COVERAGE SHALL PROVIDE 18 COVERAGE FOR THE HALO BREAST PAP TEST TO DETECT A WOMAN'S RISK OF DEVEL-19 OPING BREAST CANCER, WHEN SUCH TEST IS RECOMMENDED BY A PHYSICIAN OR 20 CERTIFIED NURSE PRACTITIONER.

(B) SUCH COVERAGE MAY BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE
AS MAY BE DEEMED APPROPRIATE BY THE SUPERINTENDENT AND AS ARE CONSISTENT
WITH THOSE ESTABLISHED FOR OTHER BENEFITS GIVEN A GIVEN POLICY.

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

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1 (C) FOR PURPOSES OF THIS SECTION, "HALO BREAST PAP TEST" MEANS A 2 PROCEDURE THAT ENTAILS COLLECTION OF NIPPLE ASPIRATE FLUID FOR CYTOLOGI-3 CAL EVALUATION.

4 S 3. Section 4303 of the insurance law is amended by adding a new 5 subsection (pp) to read as follows:

6 (PP)(1) A MEDICAL EXPENSE INDEMNITY CORPORATION, A HOSPITAL SERVICE 7 CORPORATION OR A HEALTH SERVICE CORPORATION WHICH PROVIDES COVERAGE FOR 8 HOSPITAL, SURGICAL, OR MEDICAL CARE COVERAGE SHALL PROVIDE COVERAGE FOR 9 THE HALO BREAST PAP TEST TO DETECT A WOMAN'S RISK OF DEVELOPING BREAST 10 CANCER, WHEN SUCH TEST IS RECOMMENDED BY A PHYSICIAN OR CERTIFIED NURSE 11 PRACTITIONER.

(2) SUCH COVERAGE MAY BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE
AS MAY BE DEEMED APPROPRIATE BY THE SUPERINTENDENT AND AS ARE CONSISTENT
WITH THOSE ESTABLISHED FOR OTHER BENEFITS WITHIN A GIVEN POLICY.

15 (3) FOR PURPOSES OF THIS SECTION, "HALO BREAST PAP TEST" MEANS A 16 PROCEDURE THAT ENTAILS COLLECTION OF NIPPLE ASPIRATE FLUID FOR CYTOLOGI-17 CAL EVALUATION.

18 S 4. This act shall take effect on the first of January next succeed-19 ing the date on which it shall have become a law and shall apply to all 20 policies or contracts issued, renewed, modified, altered or amended on 21 and after such effective date.