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

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I N A S S E M B L Y

February 4, 2016

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

AN ACT to amend the insurance law, in relation to insurance coverage for substance abuse disorder services

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

Section 1. Paragraph 30 of subsection (i) of section 3216 of the insurance law, as added by chapter 41 of the laws of 2014, is amended by adding a new subparagraph (D) to read as follows:

(D) A POLICY PROVIDING COVERAGE UNDER THIS PARAGRAPH SHALL INCLUDE COVERAGE FOR AT LEAST NINETY DAYS AT A REHABILITATION FACILITY; PROVIDED, HOWEVER, THAT ANY STAY IN A REHABILITATION FACILITY REQUIRED TO BE COVERED PURSUANT TO THIS PARAGRAPH SHALL REQUIRE THE PRESCRIPTION OF A DOCTOR.

S 2. Paragraph 6 of subsection (l) of section 3221 of the insurance law is amended by adding a new subparagraph (D) to read as follows:

(D) A POLICY PROVIDING COVERAGE UNDER THIS PARAGRAPH SHALL INCLUDE COVERAGE FOR AT LEAST NINETY DAYS AT A REHABILITATION FACILITY; PROVIDED, HOWEVER, THAT ANY STAY IN A REHABILITATION FACILITY REQUIRED TO BE COVERED PURSUANT TO THIS PARAGRAPH SHALL REQUIRE THE PRESCRIPTION OF A DOCTOR.

S 3. Subsection (k) of section 4303 of the insurance law is amended by adding a new paragraph 4 to read as follows:

(4) A POLICY PROVIDING COVERAGE UNDER THIS SUBSECTION SHALL INCLUDE COVERAGE FOR AT LEAST NINETY DAYS AT A REHABILITATION FACILITY; PROVIDED, HOWEVER, THAT ANY STAY IN A REHABILITATION FACILITY REQUIRED TO BE COVERED PURSUANT TO THIS SUBSECTION SHALL REQUIRE THE PRESCRIPTION OF A DOCTOR.

S 4. This act shall take effect on the ninetieth day after it shall have become a law and shall apply to any policy issued, amended, or renewed on and after such effective date.

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

LBD13539-03-6