

1847

2015-2016 Regular Sessions

I N   S E N A T E

January 15, 2015

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Introduced by Sen. HANNON -- read twice and ordered printed, and when printed to be committed to the Committee on Health

AN ACT to amend the public health law and the insurance law, in relation to allowing health care insurers to offer out-of-network coverage

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

1     Section 1. Section 4403 of the public health law is amended by adding  
2 a new subdivision 9 to read as follows:

3     9. NOTWITHSTANDING ANY RULE OR REGULATION TO THE CONTRARY, EVERY  
4 HEALTH MAINTENANCE ORGANIZATION MAY OFFER, PURSUANT TO OTHER PROVISIONS  
5 OF LAW, OUT-OF-NETWORK COVERAGE OUTSIDE OF THE HEALTH BENEFIT EXCHANGE  
6 REGARDLESS OF WHETHER SUCH COVERAGE IS MADE AVAILABLE WITHIN THE HEALTH  
7 BENEFIT EXCHANGE.

8     S 2. Section 3217-e of the insurance law, as added by chapter 219 of  
9 the laws of 2011, is amended to read as follows:

10    S 3217-e. Choice of health care provider. (A) An insurer that is  
11 subject to this article and requires or provides for designation by an  
12 insured of a participating primary care provider shall permit the  
13 insured to designate any participating primary care provider who is  
14 available to accept such individual, and in the case of a child, shall  
15 permit the insured to designate a physician (allopathic or osteopathic)  
16 who specializes in pediatrics as the child's primary care provider if  
17 such provider participates in the network of the insurer.

18    (B) NOTWITHSTANDING ANY RULE OR REGULATION TO THE CONTRARY, EVERY  
19 INSURER THAT OFFERS HEALTH INSURANCE AND IS SUBJECT TO THE PROVISIONS OF  
20 THIS ARTICLE, MAY OFFER, PURSUANT TO OTHER PROVISIONS OF LAW,  
21 OUT-OF-NETWORK COVERAGE OUTSIDE OF THE HEALTH BENEFIT EXCHANGE REGARD-  
22 LESS OF WHETHER SUCH COVERAGE IS MADE AVAILABLE WITHIN THE HEALTH BENE-  
23 FIT EXCHANGE.

24    S 3. Section 4306-d of the insurance law, as added by chapter 219 of  
25 the laws of 2011, is amended 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 S 4306-d. Choice of health care provider. (A) A corporation that is  
2 subject to the provisions of this article and requires or provides for  
3 designation by a subscriber of a participating primary care provider  
4 shall permit the subscriber to designate any participating primary care  
5 provider who is available to accept such individual, and in the case of  
6 a child, shall permit the subscriber to designate a physician (allopath-  
7 ic or osteopathic) who specializes in pediatrics as the child's primary  
8 care provider if such provider participates in the network of the corpo-  
9 ration.

10 (B) NOTWITHSTANDING ANY RULE OR REGULATION TO THE CONTRARY, EVERY  
11 CORPORATION THAT IS SUBJECT TO THE PROVISIONS OF THIS ARTICLE, MAY  
12 OFFER, PURSUANT TO OTHER PROVISIONS OF LAW, OUT-OF-NETWORK COVERAGE  
13 OUTSIDE OF THE HEALTH BENEFIT EXCHANGE REGARDLESS OF WHETHER SUCH COVER-  
14 AGE IS MADE AVAILABLE WITHIN THE HEALTH BENEFIT EXCHANGE.

15 S 4. This act shall take effect immediately, and shall apply to  
16 contracts and policies issued, renewed, modified or amended on or after  
17 such date.