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

6491

I N S E N A T E

January 20, 2016

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

AN ACT to amend the insurance law, in relation to requiring health insurers to provide insureds and covered persons the option to assign the payment of emergency services benefits directly to an out of network health care provider

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

Section 1. Subsection (c) of section 3241 of the insurance law, as added by section 6 of part H of chapter 60 of the laws of 2014, is amended to read as follows:

(c) (1) When an insured or enrollee under a contract or policy that provides coverage for emergency services receives the services from a health care provider that does not participate in the provider network of an insurer, a corporation organized pursuant to article forty-three of this chapter, a municipal cooperative health benefit plan certified pursuant to article forty-seven of this chapter, a health maintenance organization certified pursuant to article forty-four of the public health law, or a student health plan established or maintained pursuant to section one thousand one hundred twenty-four of this chapter ("health care plan"), the health care plan shall ensure that the insured or enrollee shall (A) incur no greater out-of-pocket costs for the emergency services than the insured or enrollee would have incurred with a health care provider that participates in the health care plan's provider network AND (B) PROVIDE THE INSURED OR ENROLLEE THE OPTION OF ASSIGNING THE PAYMENT OF ANY BENEFITS DUE UNDER SUCH CONTRACT OR POLICY DIRECTLY TO THE HEALTH CARE PROVIDER. WHENEVER, IN ANY HEALTH INSURANCE CLAIM FORM, AN INSURED OR ENROLLEE SPECIFICALLY AUTHORIZES THE PAYMENT OF BENEFITS DIRECTLY TO A HEALTH CARE PROVIDER, THE HEALTH CARE PLAN SHALL MAKE SUCH PAYMENT TO THE HEALTH CARE PROVIDER. (2) For the purpose of this section, "emergency services" shall have the meaning set forth in subparagraph (D) of paragraph nine of subsection (i) of section three thousand two hundred sixteen of this article, subparagraph (D) of paragraph four of subsection (k) of section three thousand two hundred

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

LBD13383-02-6

twenty-one of this article, and subparagraph (D) of paragraph two of subsection (a) of section four thousand three hundred three of this chapter.

S 2. This act shall take effect on the ninetieth day after it shall have become a law.