10322

## IN ASSEMBLY

May 20, 2016

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

amend the insurance law, in relation to mandatory health AN ACT to insurance coverage for acupuncture services

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

Section 1. Subsection (i) of section 3216 of the insurance law is amended by adding a new paragraph 33 to read as follows:

- 3 (33) EVERY POLICY ISSUED WITHIN THE HEALTH BENEFIT EXCHANGE ESTAB-LISHED PURSUANT TO SECTION 1311 OF THE AFFORDABLE CARE ACT, 42 U.S.C. S 18031, SHALL PROVIDE COVERAGE FOR ACUPUNCTURE TREATMENT AS DEFINED IN SECTION EIGHT THOUSAND TWO HUNDRED ELEVEN OF THE EDUCATION LAW PROVIDED 7 BY AN INDIVIDUAL LICENSED, AUTHORIZED, OR CERTIFIED PURSUANT TO ARTICLE HUNDRED SIXTY OF THE EDUCATION LAW. HOWEVER, ACUPUNCTURE TREATMENT AND SERVICES MAY BE SUBJECT TO REASONABLE DEDUCTIBLE, CO-PAYMENT 9 REASONABLE FEE OR BENEFIT LIMITS, AND REASONABLE 10 CO-INSURANCE AMOUNT, 11 UTILIZATION REVIEW, PROVIDED THAT ANY SUCH AMOUNTS, LIMITS SHALL BE NO GREATER THAN OTHER ESSENTIAL HEALTH BENEFITS COVERED BY THE 12 POLICY AND PROVIDED FURTHER THAT ANY SUCH AMOUNTS, LIMITS, OR REVIEW 13 14 SHALL NOT FUNCTION TO DIRECT TREATMENT IN A MANNER DISCRIMINATIVE AGAINST ACUPUNCTURE TREATMENT. NOTHING HEREIN 15 SHALL BE CONSTRUED AS 16 IMPENDING OR PREVENTING EITHER THE PROVISION OR COVERAGE OF ACUPUNCTURE TREATMENT AND SERVICES BY DULY LICENSED OR CERTIFIED ACUPUNCTURIST, 17 THE PRACTICE OF ACUPUNCTURE, IN HOSPITAL 18 WITHIN THE LAWFUL SCOPE OF 19 FACILITIES ON A STAFF OR EMPLOYEE BASIS.
  - S 2. Section 4303 of the insurance law is amended by adding a new subsection (qq) to read as follows:

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POLICY ISSUED WITHIN THE HEALTH BENEFIT EXCHANGE ESTAB-EVERY LISHED PURSUANT TO SECTION 1311 OF THE AFFORDABLE CARE ACT, 42 U.S.C. S 23 SHALL PROVIDE COVERAGE FOR ACUPUNCTURE TREATMENT AS DEFINED IN 24 SECTION EIGHT THOUSAND TWO HUNDRED ELEVEN OF THE EDUCATION LAW AN INDIVIDUAL LICENSED, AUTHORIZED, OR CERTIFIED PURSUANT TO ARTICLE 27 ONE HUNDRED SIXTY OF THE EDUCATION LAW. HOWEVER, ACUPUNCTURE SERVICES MAY BE SUBJECT TO REASONABLE DEDUCTIBLE, CO-PAYMENT AND AND

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

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A. 10322

CO-INSURANCE AMOUNT, REASONABLE FEE OR BENEFIT LIMITS, AND REASONABLE UTILIZATION REVIEW, PROVIDED THAT ANY SUCH AMOUNTS, LIMITS OR REVIEW SHALL BE NO GREATER THAN OTHER ESSENTIAL HEALTH BENEFITS COVERED BY THE POLICY AND PROVIDED FURTHER THAT ANY SUCH AMOUNTS, LIMITS, OR REVIEW SHALL NOT FUNCTION TO DIRECT TREATMENT IN A MANNER DISCRIMINATIVE AGAINST ACUPUNCTURE TREATMENT. NOTHING HEREIN SHALL BE CONSTRUED AS IMPEDING OR PREVENTING EITHER THE PROVISION OR COVERAGE OF ACUPUNCTURE TREATMENT AND SERVICES BY DULY LICENSED OR CERTIFIED ACUPUNCTURISTS, WITHIN THE LAWFUL SCOPE OF THE PRACTICE OF ACUPUNCTURE, IN HOSPITAL

10 FACILITIES ON A STAFF OR EMPLOYEES BASIS.

11 S 3. This act shall take effect on the ninetieth day after it shall 12 have become a law and shall apply to policies and contracts issued, 13 renewed, modified, altered or amended on or after such effective date.