

2015-2016 Regular Sessions

I N A S S E M B L Y

(PREFILED)

January 7, 2015

Introduced by M. of A. ROZIC, AUBRY, ABINANTI, BORELLI, COOK, GRAF, JAFFEE, LAVINE, MILLER, O'DONNELL, SCARBOROUGH, SEPULVEDA, SKOUFIS, COLTON, CRESPO, BRONSON, WEPRIN, OTIS, LUPINACCI, ROBINSON -- Multi-Sponsored by -- M. of A. ARROYO, BRENNAN, CERETTO, CLARK, CROUCH, GUNTHER, KEARNS, McLAUGHLIN, PERRY, RAIA, RIVERA, ROBERTS, SCHIMEL, SIMANOWITZ -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring health insurance policies to fully cover comprehensive genetic testing for breast, ovarian, prostate, colon and lung cancers in certain cases

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

1 Section 1. This act shall be known and may be cited as the "Ana Lucia
2 act".
3 S 2. Paragraph 11 of subsection (i) of section 3216 of the insurance
4 law is amended by adding a new subparagraph (F) to read as follows:
5 (F) (I) SUCH POLICY SHALL PROVIDE ADDITIONAL FULL COVERAGE FOR COMPRE-
6 HENSIVE GENETIC TESTING FOR BREAST CANCER ONLY IF RECOMMENDED BY A
7 BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.
8 (II) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT
9 BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE
10 SOLELY BY THE INSURER.
11 S 3. Paragraph 11-a of subsection (i) of section 3216 of the insurance
12 law is amended by adding a new subparagraph (C) to read as follows:
13 (C) (I) SUCH POLICY SHALL PROVIDE ADDITIONAL FULL COVERAGE FOR COMPRE-
14 HENSIVE GENETIC TESTING FOR PROSTATIC CANCER ONLY IF RECOMMENDED BY A
15 BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.
16 (II) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT
17 BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE
18 SOLELY BY THE INSURER.

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

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1 S 4. Paragraph 11 of subsection (l) of section 3221 of the insurance
2 law is amended by adding a new subparagraph (F) to read as follows:

3 (F) (I) SUCH POLICY SHALL PROVIDE ADDITIONAL FULL COVERAGE FOR COMPRE-
4 HENSIVE GENETIC TESTING FOR BREAST CANCER ONLY IF RECOMMENDED BY A
5 BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.

6 (II) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT
7 BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE
8 SOLELY BY THE INSURER.

9 S 5. Paragraph 11-a of subsection (l) of section 3221 of the insurance
10 law is amended by adding a new subparagraph (C) to read as follows:

11 (C)(I) SUCH POLICY SHALL PROVIDE ADDITIONAL FULL COVERAGE FOR COMPRE-
12 HENSIVE GENETIC TESTING FOR PROSTATIC CANCER ONLY IF RECOMMENDED BY A
13 BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.

14 (II) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT
15 BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE
16 SOLELY BY THE INSURER.

17 S 6. Subsection (p) of section 4303 of the insurance law is amended by
18 adding a new paragraph 5 to read as follows:

19 (5) (I) SUCH COVERAGE SHALL PROVIDE ADDITIONAL FULL COVERAGE FOR
20 COMPREHENSIVE GENETIC TESTING FOR BREAST CANCER ONLY IF RECOMMENDED BY A
21 BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.

22 (II) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT
23 BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE
24 SOLELY BY THE INSURER.

25 S 7. Subsection (z-1) of section 4303 of the insurance law is amended
26 by adding a new paragraph 3 to read as follows:

27 (3)(A) SUCH POLICY SHALL PROVIDE ADDITIONAL FULL COVERAGE FOR COMPRE-
28 HENSIVE GENETIC TESTING FOR PROSTATIC CANCER ONLY IF RECOMMENDED BY A
29 BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.

30 (B) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT
31 BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE
32 SOLELY BY THE INSURER.

33 S 8. Subsection (i) of section 3216 of the insurance law is amended by
34 adding three new paragraphs 11-b, 11-c and 11-d to read as follows:

35 (11-B) (A) EVERY POLICY THAT PROVIDES COVERAGE FOR HOSPITAL, SURGICAL
36 OR MEDICAL CARE SHALL PROVIDE FULL COVERAGE FOR GENETIC SCREENING FOR
37 OVARIAN CANCER ONLY IF RECOMMENDED BY A BOARD-CERTIFIED GENETICIST OR A
38 BOARD-CERTIFIED GENETIC COUNSELOR.

39 (B) SUCH ADDITIONAL COVERAGE SHALL NOT BE SUBJECT TO ANNUAL DEDUCT-
40 IBLES AND COINSURANCE BUT SHALL BE BORNE SOLELY BY THE INSURER.

41 (11-C) (A) EVERY POLICY THAT PROVIDES COVERAGE FOR HOSPITAL, SURGICAL
42 OR MEDICAL CARE SHALL PROVIDE FULL COVERAGE FOR GENETIC SCREENING FOR
43 COLON CANCER ONLY IF RECOMMENDED BY A BOARD-CERTIFIED GENETICIST OR A
44 BOARD-CERTIFIED GENETIC COUNSELOR.

45 (B) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT
46 BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE
47 SOLELY BY THE INSURER.

48 (11-D) (A) EVERY POLICY THAT PROVIDES COVERAGE FOR HOSPITAL, SURGICAL
49 OR MEDICAL CARE SHALL PROVIDE FULL COVERAGE FOR GENETIC SCREENING FOR
50 LUNG CANCER ONLY IF RECOMMENDED BY A BOARD-CERTIFIED GENETICIST OR A
51 BOARD-CERTIFIED GENETIC COUNSELOR.

52 (B) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT
53 BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE
54 SOLELY BY THE INSURER.

55 S 9. Subsection (l) of section 3221 of the insurance law is amended by
56 adding three new paragraphs 11-b, 11-c and 11-d to read as follows:

(11-B) (A) EVERY INSURER DELIVERING A GROUP OR BLANKET POLICY OR ISSUING A GROUP OR BLANKET POLICY FOR DELIVERY IN THIS STATE THAT PROVIDES COVERAGE FOR HOSPITAL, SURGICAL OR MEDICAL CARE SHALL PROVIDE FULL COVERAGE OR GENETIC SCREENING FOR OVARIAN CANCER ONLY IF RECOMMENDED BY A BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.

(B) SUCH ADDITIONAL COVERAGE SHALL NOT BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE SOLELY BY THE INSURER.

(11-C) (A) EVERY POLICY THAT PROVIDES COVERAGE FOR HOSPITAL, SURGICAL OR MEDICAL CARE SHALL PROVIDE FULL COVERAGE FOR GENETIC SCREENING FOR COLON CANCER ONLY IF RECOMMENDED BY A BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.

(B) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE SOLELY BY THE INSURER.

(11-D) (A) EVERY POLICY THAT PROVIDES COVERAGE FOR HOSPITAL, SURGICAL OR MEDICAL CARE SHALL PROVIDE FULL COVERAGE FOR GENETIC SCREENING FOR LUNG CANCER ONLY IF RECOMMENDED BY A BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.

(B) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE SOLELY BY THE INSURER.

S 10. Section 4303 of the insurance law is amended by adding three new subsections (p-1), (p-2) and (p-3) to read as follows:

(P-1) (1) A MEDICAL EXPENSE INDEMNITY CORPORATION, A HOSPITAL SERVICE CORPORATION OR A HEALTH SERVICE CORPORATION THAT PROVIDES COVERAGE FOR HOSPITAL, SURGICAL OR MEDICAL CARE SHALL PROVIDE FULL COVERAGE FOR GENETIC SCREENING FOR OVARIAN CANCER ONLY IF RECOMMENDED BY A BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.

(2) SUCH ADDITIONAL COVERAGE SHALL NOT BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE SOLELY BY THE INSURER.

(P-2) (1) A MEDICAL EXPENSE INDEMNITY CORPORATION, A HOSPITAL SERVICE CORPORATION OR A HEALTH SERVICE CORPORATION THAT PROVIDES COVERAGE FOR HOSPITAL, SURGICAL OR MEDICAL CARE SHALL PROVIDE FULL COVERAGE FOR GENETIC SCREENING FOR COLON CANCER ONLY IF RECOMMENDED BY A BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.

(2) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE SOLELY BY THE INSURER.

(P-3) (1) A MEDICAL EXPENSE INDEMNITY CORPORATION, A HOSPITAL SERVICE CORPORATION OR A HEALTH SERVICE CORPORATION THAT PROVIDES COVERAGE FOR HOSPITAL, SURGICAL OR MEDICAL CARE SHALL PROVIDE FULL COVERAGE FOR GENETIC SCREENING FOR LUNG CANCER ONLY IF RECOMMENDED BY A BOARD-CERTIFIED GENETICIST OR A BOARD-CERTIFIED GENETIC COUNSELOR.

(2) ALL COSTS ASSOCIATED WITH SUCH ADDITIONAL FULL COVERAGE SHALL NOT BE SUBJECT TO ANNUAL DEDUCTIBLES AND COINSURANCE BUT SHALL BE BORNE SOLELY BY THE INSURER.

S 11. This act shall take effect on the sixtieth day after it shall have become a law.