## STATE OF NEW YORK

8511

## IN SENATE

May 9, 2018

Introduced by Sen. VALESKY -- 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 coverage for services related to the diagnosis and treatment of mental, nervous or emotional disorders or ailments

## The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Subsection (i) of section 3216 of the insurance law is 2 amended by adding a new paragraph 35 to read as follows:

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(35) Every policy that provides medical, major medical or similar 4 comprehensive-type coverage, shall provide coverage for services related to the diagnosis and treatment of mental, nervous or emotional disorders 6 or ailments, including but not limited to biologically based mental illnesses as defined by subparagraph (B) of paragraph five of subsection (1) of section three thousand two hundred twenty-one of this chapter and children with serious emotional disturbances as defined by subparagraph (C) of paragraph five of subsection (1) of section three thousand two hundred twenty-one of this chapter, in a psychiatric center under the 11 jurisdiction of the office of mental health or other psychiatric in-patient facility in the department, and a psychiatric in-patient facility 13 14 maintained by a political subdivision of the state for the care or treatment of the mentally ill. Coverage required under this paragraph 16 must by at least equal to coverage provided in such policy for the diagnosis and treatment of mental, nervous or emotional disorders or ailments with no additional cost sharing.

§ 2. Subsection (1) of section 3221 of the insurance law is amended by adding a new paragraph 5-a to read as follows:

(5-a) Every policy that provides medical, major medical or similar comprehensive-type coverage, shall provide coverage for services related 23 to the diagnosis and treatment of mental, nervous or emotional disorders or ailments, including but not limited to biologically based mental illnesses as defined by subparagraph (B) of paragraph five of this subsection and children with serious emotional disturbances as defined by subparagraph (C) of paragraph five of this subsection, in a psychiat-

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

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ric center under the jurisdiction of the office of mental health or other psychiatric in-patient facility in the department, and a psychiatric in-patient facility maintained by a political subdivision of the state for the care or treatment of the mentally ill. Coverage required under this paragraph must be at least equal to coverage provided in such policy for the diagnosis and treatment of mental, nervous or emotional disorders or ailments with no additional cost sharing.

§ 3. Section 4303 of the insurance law is amended by adding a new subsection (g-1) to read as follows:

(q-1) Every contract that provides medical, major medical or similar comprehensive-type coverage, shall provide coverage for services related to the diagnosis and treatment of mental, nervous or emotional disorders or ailments, including but not limited to biologically based mental illnesses as defined by subparagraph (B) of paragraph two of subsection (q) of this section and children with serious emotional disturbances as defined by paragraph three of subsection (g) of this section, in a psychiatric center under the jurisdiction of the office of mental health or other psychiatric in-patient facility in the department, and a psychiatric in-patient facility maintained by a political subdivision of the state for the care or treatment of the mentally ill. Coverage 21 required under this paragraph must be at least equal to coverage 22 provided in such policy for the diagnosis and treatment of mental, nervous or emotional disorders or ailments with no additional cost sharing.

§ 4. This act shall take effect immediately and shall apply to any 25 policy issued, delivered, renewed, and/or modified on or after the 26 effective date of this act.