

STATE OF NEW YORK

6465

2017-2018 Regular Sessions

IN ASSEMBLY

March 7, 2017

Introduced by M. of A. MAGNARELLI -- read once and referred 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 Assem-
bly, do enact as follows:

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 34 to read as follows:

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

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

21 (5-a) Every policy that provides medical, major medical or similar
22 comprehensive-type coverage, shall provide coverage for services related
23 to the diagnosis and treatment of mental, nervous or emotional disorders
24 or ailments, including but not limited to biologically based mental

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

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1 illnesses as defined by subparagraph (B) of paragraph five of this
2 subsection and children with serious emotional disturbances as defined
3 by subparagraph (C) of paragraph five of this subsection, in a psychiat-
4 ric center under the jurisdiction of the office of mental health or
5 other psychiatric in-patient facility in the department, and a psychiat-
6 ric in-patient facility maintained by a political subdivision of the
7 state for the care or treatment of the mentally ill. Coverage required
8 under this paragraph must be at least equal to coverage provided in such
9 policy for the diagnosis and treatment of mental, nervous or emotional
10 disorders or ailments with no additional cost sharing.

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

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

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