

# STATE OF NEW YORK

7905

## IN SENATE

March 8, 2018

Introduced by Sen. GRIFFO -- 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 coverage of opioid addiction medications during the entire period such medications are prescribed

The People of the State of New York, represented in Senate and Assembly, 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)(A) Every policy that provides medical, major medical or similar  
4 comprehensive-type coverage, or coverage for prescription drugs must  
5 provide coverage, without prior authorization or step therapy, of medi-  
6 cations and prescription drugs prescribed for the treatment of substance  
7 abuse disorder suffered by a covered person with an addiction to  
8 opioids. Such coverage of medications and drugs shall continue to be  
9 provided during the entire period of time the medications and drugs are  
10 prescribed for such treatment by an authorized prescriber.

11 (B) Coverage provided under this paragraph may be subject to annual  
12 deductibles and co-insurance as deemed appropriate by the superintendent  
13 and that are consistent with those imposed on other benefits within a  
14 given policy.

15 § 2. Subsection (1) of section 3221 of the insurance law is amended by  
16 adding a new paragraph 7-c to read as follows:

17 (7-c)(A) Every policy that provides medical, major medical or similar  
18 comprehensive-type coverage, or coverage for prescription drugs must  
19 provide coverage, without prior authorization or step therapy, of medi-  
20 cations and prescription drugs prescribed for the treatment of substance  
21 abuse disorder suffered by a covered person with an addiction to  
22 opioids. Such coverage of medications and drugs shall continue to be  
23 provided during the entire period of time the medications and drugs are  
24 prescribed for such treatment by an authorized prescriber.

25 (B) Coverage provided under this paragraph may be subject to annual  
26 deductibles and co-insurance as deemed appropriate by the superintendent

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

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1 and that are consistent with those imposed on other benefits within a  
2 given policy.

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

5 (1-3) Every contract that provides medical, major medical or similar  
6 comprehensive-type coverage, or coverage for prescription drugs must  
7 provide coverage, without prior authorization or step therapy, of medi-  
8 cations and prescription drugs prescribed for the treatment of substance  
9 abuse disorder suffered by a covered person with an addiction to  
10 opioids. Such coverage of medications and drugs shall continue to be  
11 provided during the entire period of time the medications and drugs are  
12 prescribed for such treatment by an authorized prescriber.

13 § 4. This act shall take effect immediately.