

# STATE OF NEW YORK

7905--A

## IN SENATE

March 8, 2018

Introduced by Sens. GRIFFO, GOLDEN, HAMILTON -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the insurance law, in relation to requiring health insurers to provide coverage of opioid addiction prescription drugs prescribed for the treatment of substance abuse disorder

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 35 to read as follows:

3 (35)(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, for an  
6 initial or renewal prescription for prescription drugs prescribed for  
7 the treatment of substance abuse disorder suffered by a covered person  
8 with an addiction to opioids.

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

13 (C) For the purposes of this paragraph, "prescription drugs prescribed  
14 for the treatment of substance abuse disorder" shall mean medications  
15 and prescription drugs approved by the food and drug administration for  
16 the detoxification or maintenance treatment of substance use disorder.

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

19 (7-c)(A) Every policy that provides medical, major medical or similar  
20 comprehensive-type coverage, or coverage for prescription drugs must  
21 provide coverage, without prior authorization or step therapy, for an  
22 initial or renewal prescription for prescription drugs prescribed for  
23 the treatment of substance abuse disorder suffered by a covered person  
24 with an addiction to opioids.

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

LBD14969-04-8

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

5 (C) For the purposes of this paragraph, "prescription drugs prescribed  
6 for the treatment of substance abuse disorder" shall mean medications  
7 and prescription drugs approved by the food and drug administration for  
8 the detoxification or maintenance treatment of substance use disorder.

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

11 (1-3) Every contract that provides medical, major medical or similar  
12 comprehensive-type coverage, or coverage for prescription drugs must  
13 provide coverage, without prior authorization or step therapy, for an  
14 initial or renewal prescription for prescription drugs prescribed for  
15 the treatment of substance abuse disorder suffered by a covered person  
16 with an addiction to opioids. Coverage provided under this subsection  
17 may be subject to annual deductibles and co-insurance as deemed appro-  
18 priate by the superintendent and that are consistent with those imposed  
19 on other benefits within a given contract. For the purposes of this  
20 subsection, "prescription drugs prescribed for the treatment of  
21 substance abuse disorder" shall mean medications and prescription drugs  
22 approved by the food and drug administration for the detoxification or  
23 maintenance treatment of substance use disorder.

24 § 4. This act shall take effect immediately.