

STATE OF NEW YORK

3044

2019-2020 Regular Sessions

IN ASSEMBLY

January 28, 2019

Introduced by M. of A. GUNTHER -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to substance use disorder coverage

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

1 Section 1. The opening paragraph of subparagraph (A) of paragraph 5 of
2 subsection (1) of section 3221 of the insurance law, as amended by chap-
3 ter 502 of the laws of 2007, is amended to read as follows:

4 Every insurer delivering a group or school blanket policy or issuing a
5 group or school blanket policy for delivery, in this state, which
6 provides coverage for inpatient hospital care or coverage for physician
7 services shall provide as part of such policy broad-based coverage for
8 the diagnosis and treatment of mental, nervous [~~or~~], emotional, or
9 substance use disorders or ailments, however defined in such policy, at
10 least equal to the coverage provided for other health conditions and:

11 § 2. The opening paragraph of subsection (g) of section 4303 of the
12 insurance law, as amended by chapter 502 of the laws of 2007, is amended
13 to read as follows:

14 A hospital service corporation or a health service corporation, which
15 provides group, group remittance or school blanket coverage for inpa-
16 tient hospital care, shall provide as part of its contract broad-based
17 coverage for the diagnosis and treatment of mental, nervous [~~or~~],
18 emotional, or substance use disorders or ailments, however defined in
19 such contract, at least equal to the coverage provided for other health
20 conditions and shall include:

21 § 3. Paragraph 1 of subsection (h) of section 4303 of the insurance
22 law, as amended by chapter 502 of the laws of 2007, is amended to read
23 as follows:

24 (1) A medical expense indemnity corporation or a health service corpo-
25 ration, which provides group, group remittance or school blanket cover-

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

LBD01624-01-9

1 age for physician services, shall provide as part of its contract broad-
2 based coverage for the diagnosis and treatment of mental, nervous [~~or~~],
3 emotional, or substance use disorders or ailments, however defined in
4 such contract, at least equal to the coverage provided for other health
5 conditions and shall include: benefits for outpatient care provided by a
6 psychiatrist or psychologist licensed to practice in this state, a
7 licensed clinical social worker who meets the requirements of subsection
8 (n) of this section, or a professional corporation or university faculty
9 practice corporation thereof, which benefits may be limited to not less
10 than twenty visits in any contract year, plan year or calendar year.
11 Such coverage may be provided on a contract year, plan year or calendar
12 year basis and shall be consistent with the provision of other benefits
13 under the contract. Such coverage may be subject to annual deductibles,
14 co-pays and coinsurance as may be deemed appropriate by the superinten-
15 dent and shall be consistent with those imposed on other benefits under
16 the contract. In the event the group remittance group or contract holder
17 is provided coverage provided under this paragraph and under subpara-
18 graph (B) of paragraph one of subsection (g) of this section from the
19 same health service corporation, or under a contract which is jointly
20 underwritten by two health service corporations or by a health service
21 corporation and a medical expense indemnity corporation, the aggregate
22 of the benefits for out-patient care obtained under subparagraph (B) of
23 paragraph one of subsection (g) of this section and this paragraph may
24 be limited to not less than twenty visits in any contract year, plan
25 year or calendar year.

26 § 4. Paragraph 4 of subsection (i) of section 3216 of the insurance
27 law is amended to read as follows:

28 (4) If a policy provides for reimbursement for psychiatric or psycho-
29 logical services or for diagnosis and treatment of mental, nervous, [~~or~~]
30 emotional, or substance use disorders or ailments, however defined in
31 the policy, the insured shall be entitled to reimbursement for such
32 services, diagnosis or treatment whether performed by a physician,
33 psychiatrist or a certified and registered psychologist, when the
34 services rendered are within the lawful scope of their practice.

35 § 5. This act shall take effect on the first of January next succeed-
36 ing the date on which it shall have become a law and shall apply to all
37 policies and contracts issued, renewed, modified, altered or amended on
38 or after such date.