

STATE OF NEW YORK

5952

2019-2020 Regular Sessions

IN ASSEMBLY

February 20, 2019

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

AN ACT to amend the insurance law, in relation to prohibiting insurers
from denying life insurance to individuals who have been prescribed
medication used to block the effects of opioids

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

1 Section 1. Paragraph 1 of subsection (a) of section 4224 of the insur-
2 ance law, as amended by chapter 713 of the laws of 1994, is amended to
3 read as follows:

4 (1) make or permit any unfair discrimination between individuals of
5 the same class and of equal expectation of life, in the amount or
6 payment or return of premiums, or rates charged for policies of life
7 insurance or annuity contracts, or in the dividends or other benefits
8 payable thereon, or in any of the terms and conditions thereof. For
9 purposes of this paragraph, it shall be unfair discrimination for such
10 life insurance company or savings and insurance bank to deny life insur-
11 ance coverage or adjust the amount or payment or return of premiums, or
12 rates charged for policies of life insurance or annuity contracts for
13 any individual solely because such individual has been prescribed medi-
14 cation used to block the effects of opioids, including, but not limited
15 to, Naloxone and Narcan;

16 § 2. This act shall take effect immediately.

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

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