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 Assembly, do enact as follows:

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

(1) make or permit any unfair discrimination between individuals of the same class and of equal expectation of life, in the amount or payment or return of premiums, or rates charged for policies of life insurance or annuity contracts, or in the dividends or other benefits payable thereon, or in any of the terms and conditions thereof**. For purposes of this paragraph, it shall be unfair discrimination for such life insurance company or savings and insurance bank to deny life insurance coverage or adjust the amount or payment or return of premiums, or rates charged for policies of life insurance or annuity contracts for any individual solely because such individual has been prescribed medication used to block the effects of opioids, including, but not limited to, Naloxone and Narcan**;

§ 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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