

# STATE OF NEW YORK

8246

2019-2020 Regular Sessions

## IN ASSEMBLY

June 10, 2019

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

AN ACT to amend the insurance law, in relation to calculating an insured  
individual's overall contribution to any out-of-pocket maximum or any  
cost-sharing requirement

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

1 Section 1. Subsection (i) of section 3216 of the insurance law is  
2 amended by adding a new paragraph 36 to read as follows:

3 (36) Any policy that provides coverage for prescription drugs shall  
4 apply any third-party payments, financial assistance, discount, voucher  
5 or other price reduction instrument for out-of-pocket expenses made on  
6 behalf of an insured individual for the cost of prescription drugs to  
7 the insured's deductible, copayment, coinsurance, out-of-pocket maximum,  
8 or any other cost-sharing requirement when calculating such insured  
9 individual's overall contribution to any out-of-pocket maximum or any  
10 cost-sharing requirement.

11 § 2. Subsection (1) of section 3221 of the insurance law is amended by  
12 adding a new paragraph 21 to read as follows:

13 (21) Every group or blanket policy delivered or issued for delivery in  
14 this state that provides coverage for prescription drugs shall apply any  
15 third-party payments, financial assistance, discount, voucher or other  
16 price reduction instrument for out-of-pocket expenses made on behalf of  
17 an insured individual for the cost of prescription drugs to the  
18 insured's deductible, copayment, coinsurance, out-of-pocket maximum, or  
19 any other cost-sharing requirement when calculating such insured indi-  
20 vidual's overall contribution to any out-of-pocket maximum or any cost-  
21 sharing requirement.

22 § 3. Section 4303 of the insurance law is amended by adding a new  
23 subsection (ss) to read as follows:

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

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1     (ss) Every contract issued by a medical expense indemnity corporation,  
2     hospital service corporation, or health service corporation that  
3     provides coverage for prescription drugs shall apply any third-party  
4     payments, financial assistance, discount, voucher or other price  
5     reduction instrument for out-of-pocket expenses made on behalf of an  
6     insured individual for the cost of prescription drugs to the insured's  
7     deductible, copayment, coinsurance, out-of-pocket maximum, or any other  
8     cost-sharing requirement when calculating such insured individual's  
9     overall contribution to any out-of-pocket maximum or any cost-sharing  
10    requirement.

11    § 4. This act shall take effect on the first of January next succeed-  
12    ing the date on which it shall have become a law and shall apply to all  
13    policies and contracts issued, renewed, modified, altered or amended on  
14    or after such date.