

# STATE OF NEW YORK

3159--A

2019-2020 Regular Sessions

## IN SENATE

February 4, 2019

Introduced by Sen. HARCKHAM -- 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 unfair discrimination by insurers for the use of prescriptions to block the effects of opioids

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

- 1 Section 1. The insurance law is amended by adding a new section 2617  
2 to read as follows:  
3 § 2617. Unfair discrimination for the use of prescriptions to block  
4 the effects of opioids. No insurer or entity authorized to issue the  
5 kinds of insurance specified in paragraphs one or two of subsection (a)  
6 of section one thousand one hundred thirteen of this chapter shall  
7 refuse to issue a life insurance policy or annuity contract or adjust  
8 the amount of premiums, or rates, charged for life insurance policies or  
9 annuity contracts for any individual solely because such individual has  
10 been prescribed medication used to block the effects of opioids, includ-  
11 ing, but not limited to, Naloxone and Narcan, unless such action is  
12 based on sound actuarial principles or actual or reasonably anticipated  
13 experience.  
14 § 2. This act shall take effect immediately.

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

LBD08725-03-9