

# STATE OF NEW YORK

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333

2019-2020 Regular Sessions

## IN SENATE

(Prefiled)

January 9, 2019

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Introduced by Sen. AKSHAR -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to providing that coverage for outpatient diagnosis and treatment of substance use disorder shall not be subject to preauthorization

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

1 Section 1. Subparagraph (A) of paragraph 31 of subsection (i) of  
2 section 3216 of the insurance law, as added by chapter 41 of the laws of  
3 2014, is amended to read as follows:

4 (A) Every policy that provides medical, major medical or similar  
5 comprehensive-type coverage must provide outpatient coverage for the  
6 diagnosis and treatment of substance use disorder, including detoxifica-  
7 tion and rehabilitation services. Such coverage shall not be subject to  
8 preauthorization and shall not apply financial requirements or treatment  
9 limitations to outpatient substance use disorder benefits that are more  
10 restrictive than the predominant financial requirements and treatment  
11 limitations applied to substantially all medical and surgical benefits  
12 covered by the policy. Further, such coverage shall be provided  
13 consistent with the federal Paul Wellstone and Pete Domenici Mental  
14 Health Parity and Addiction Equity Act of 2008 (29 U.S.C. § 1185a).

15 § 2. Subparagraph (A) of paragraph 7 of subsection (1) of section 3221  
16 of the insurance law, as amended by chapter 41 of the laws of 2014, is  
17 amended to read as follows:

18 (A) Every policy that provides medical, major medical or similar  
19 comprehensive-type coverage must provide outpatient coverage for the  
20 diagnosis and treatment of substance use disorder, including detoxifica-  
21 tion and rehabilitation services. Such coverage shall not be subject to  
22 preauthorization and shall not apply financial requirements or treatment  
23 limitations to outpatient substance use disorder benefits that are more

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

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1 restrictive than the predominant financial requirements and treatment  
2 limitations applied to substantially all medical and surgical benefits  
3 covered by the policy. Further, such coverage shall be provided  
4 consistent with the federal Paul Wellstone and Pete Domenici Mental  
5 Health Parity and Addiction Equity Act of 2008 (29 U.S.C. § 1185a).

6 § 3. Paragraph 1 of subsection (1) of section 4303 of the insurance  
7 law, as amended by chapter 41 of the laws of 2014, is amended to read as  
8 follows:

9 (1) Every contract that provides medical, major medical or similar  
10 comprehensive-type coverage must provide outpatient coverage for the  
11 diagnosis and treatment of substance use disorder, including detoxifica-  
12 tion and rehabilitation services. Such coverage shall not be subject to  
13 preauthorization and shall not apply financial requirements or treatment  
14 limitations to outpatient substance use disorder benefits that are more  
15 restrictive than the predominant financial requirements and treatment  
16 limitations applied to substantially all medical and surgical benefits  
17 covered by the contract. Further, such coverage shall be provided  
18 consistent with the federal Paul Wellstone and Pete Domenici Mental  
19 Health Parity and Addiction Equity Act of 2008 (29 U.S.C. § 1185a).

20 § 4. This act shall take effect immediately, and shall apply to  
21 policies and contracts issued, renewed, modified, altered or amended on  
22 or after such date.