

STATE OF NEW YORK

7373

IN SENATE

January 22, 2020

Introduced by Sen. METZGER -- 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 mandatory health insurance coverage for providing prosthetic devices

The People of the State of New York, represented in Senate and Assembly, 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) Every policy which provides medical, major medical, or similar
4 comprehensive type coverage shall provide coverage for prosthetic
5 devices, including repairs and replacements, that are intended for
6 medically necessary rehabilitative and habilitative purposes as required
7 by 42 U.S.C. §18022. As such, prosthetic device coverage shall be
8 subject to annual deductibles and coinsurance as deemed appropriate by
9 the superintendent in amounts no greater than other essential health
10 benefits covered by the policy. The term "prosthetic device" as used in
11 this paragraph includes an artificial limb and all of the components and
12 related services that comprise prosthetic care but shall not include
13 shoes or any other article considered as ordinary wearing apparel,
14 whether or not specially constructed.

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

17 (21) Every policy which provides medical, major medical, or similar
18 comprehensive type coverage shall provide coverage for prosthetic
19 devices, including repairs and replacements, that are intended for
20 medically necessary rehabilitative and habilitative purposes as required
21 by 42 U.S.C. §18022. As such, prosthetic device coverage shall be
22 subject to annual deductibles and coinsurance as deemed appropriate by
23 the superintendent in amounts no greater than other essential health
24 benefits covered by the policy. The term "prosthetic device" as used in
25 this paragraph includes an artificial limb and all of the components and
26 related services that comprise prosthetic care but shall not include
27 shoes or any other article considered as ordinary wearing apparel,
28 whether or not specially constructed.

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

LBD01454-03-0

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

3 (ss) Every policy which provides medical, major medical, or similar
4 comprehensive type coverage shall provide coverage for prosthetic
5 devices, including repairs and replacements, that are intended for
6 medically necessary rehabilitative and habilitative purposes as required
7 by 42 U.S.C. §18022. As such, prosthetic device coverage shall be
8 subject to annual deductibles and coinsurance as deemed appropriate by
9 the superintendent in amounts no greater than other essential health
10 benefits covered by the policy. The term "prosthetic device" as used in
11 this subsection includes an artificial limb and all of the components
12 and related services that comprise prosthetic care but shall not include
13 shoes or any other article considered as ordinary wearing apparel,
14 whether or not specially constructed.

15 § 4. This act shall take effect on the ninetieth day after it shall
16 have become a law and shall apply to policies and contracts issued,
17 renewed, modified, altered or amended on or after such effective date.