## STATE OF NEW YORK

294--A

2019-2020 Regular Sessions

## IN ASSEMBLY

## (Prefiled)

January 9, 2019

Introduced by M. of A. L. ROSENTHAL, HUNTER, GALEF, D'URSO -- read once and referred 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 requiring health insurers to provide coverage of opioid addiction prescription drugs prescribed for the treatment of substance abuse disorder

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

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

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- (36)(A) Every policy that provides medical, major medical or similar comprehensive-type coverage, or coverage for prescription drugs must 5 provide coverage, without prior authorization or step therapy, for an 6 initial or renewal prescription for prescription drugs prescribed for the treatment of substance abuse disorder suffered by a covered person with an addiction to opioids.
- 9 (B) Coverage provided under this paragraph may be subject to annual 10 <u>deductibles and co-insurance as deemed appropriate by the superintendent</u> 11 and that are consistent with those imposed on other benefits within a 12 given policy.
- (C) For the purposes of this paragraph, "prescription drugs prescribed 13 14 for the treatment of substance abuse disorder" shall mean medications and prescription drugs approved by the food and drug administration for 15 the detoxification or maintenance treatment of substance use disorder.
- 17 § 2. Subsection (1) of section 3221 of the insurance law is amended by 18 adding a new paragraph 7-c to read as follows:
- 19 (7-c)(A) Every policy that provides medical, major medical or similar 20 comprehensive-type coverage, or coverage for prescription drugs must 21 provide coverage, without prior authorization or step therapy, for an

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

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initial or renewal prescription for prescription drugs prescribed for the treatment of substance abuse disorder suffered by a covered person 3 with an addiction to opioids.

- (B) Coverage provided under this paragraph may be subject to annual deductibles and co-insurance as deemed appropriate by the superintendent and that are consistent with those imposed on other benefits within a given policy.
- (C) For the purposes of this paragraph, "prescription drugs prescribed for the treatment of substance abuse disorder" shall mean medications and prescription drugs approved by the food and drug administration for the detoxification or maintenance treatment of substance use disorder.
- § 3. Section 4303 of the insurance law is amended by adding a new 12 13 subsection (1-3) to read as follows:
- 14 (1-3) Every contract that provides medical, major medical or similar comprehensive-type coverage, or coverage for prescription drugs must 15 16 provide coverage, without prior authorization or step therapy, for an 17 initial or renewal prescription for prescription drugs prescribed for the treatment of substance abuse disorder suffered by a covered person 18 19 with an addiction to opioids. Coverage provided under this subsection 20 may be subject to annual deductibles and co-insurance as deemed appro-21 priate by the superintendent and that are consistent with those imposed on other benefits within a given contract. For the purposes of this 22 subsection, "prescription drugs prescribed for the treatment of 23 substance abuse disorder" shall mean medications and prescription drugs 24 25 approved by the food and drug administration for the detoxification or 26 maintenance treatment of substance use disorder. 27
  - § 4. This act shall take effect immediately.