STATE OF NEW YORK

2971

2019-2020 Regular Sessions

IN ASSEMBLY

January 28, 2019

Introduced by M. of A. SIMON, McDONOUGH, STEC, M. G. MILLER, LAVINE, MOSLEY, L. ROSENTHAL, GOTTFRIED, BICHOTTE, JAFFEE, ZEBROWSKI, GUNTHER, GALEF, D'URSO, NIOU, MONTESANO, COOK, HUNTER, CARROLL, PALUMBO -- Multi-Sponsored by -- M. of A. BRAUNSTEIN, COLTON, ENGLEBRIGHT, GIGLIO, HYNDMAN, LUPARDO -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to mandatory health insurance coverage for cleft lip and cleft palate

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 35 to read as follows:

(35) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall include coverage for the assessment, evaluation, treatment, management, and follow-up care of cleft lip and cleft palate. Such coverage shall include but not be limited to treatment for any condition or illness which is related to or developed as a result of cleft lip and/or palate. Coverage shall not be denied on the ground that it is for cosmetic purposes or is not for a functional defect or impairment.

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

(21) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall include coverage for the assessment, evaluation, treatment, management, and follow-up care of cleft lip and cleft palate. Such coverage shall include but not be limited to treatment for any condition or illness which is related to or developed as a result of cleft lip and/or palate. Coverage shall not be denied on the ground that it is for cosmetic purposes or is not for a functional defect or impairment.

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

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

(ss) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall include coverage for the assessment, evaluation, treatment, management, and follow-up care of cleft lip and cleft palate. Such coverage shall include but not be limited to treatment for any condition or illness which is related to or developed as a result of cleft lip and/or palate. Coverage shall not be denied on the ground that it is for cosmetic purposes or is not for a functional defect or impairment.

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