

STATE OF NEW YORK

S. 659

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2019-2020 Regular Sessions

SENATE - ASSEMBLY

(Prefiled)

January 9, 2019

IN SENATE -- Introduced by Sens. SALAZAR, METZGER, ADDABBO, BAILEY, BENJAMIN, BIAGGI, BRESLIN, BROOKS, CARLUCCI, COMRIE, GAUGHRAN, GIANARIS, GOUNARDES, HARCKHAM, HOYLMAN, JACKSON, KAMINSKY, KAPLAN, KAVANAGH, KENNEDY, KRUEGER, LIU, MARTINEZ, MAY, MAYER, MONTGOMERY, MYRIE, PARKER, PERSAUD, RAMOS, RIVERA, SANDERS, SAVINO, SEPULVEDA, SERRANO, SKOUFIS, STAVISKY, STEWART-COUSINS, THOMAS -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

IN ASSEMBLY -- Introduced by M. of A. CAHILL, SEAWRIGHT, HEASTIE, L. ROSENTHAL, GLICK, JAFFEE, SIMOTAS, GOTTFRIED, BARRON, BLAKE, BARRETT, MAGNARELLI, BRONSON, LAVINE, CARROLL, GALEF, OTIS, SIMON, HYNDMAN, RAMOS, D'URSO, PEOPLES-STOKES, PICHARDO, ORTIZ, WOERNER, BURKE, CRUZ, FALL, FRONTUS, GRIFFIN, JACOBSON, McMAHON, RAYNOR, ROMEO, REYES, SAYEGH -- Multi-Sponsored by -- M. of A. BRAUNSTEIN, BUCHWALD, COOK, EPSTEIN, LIFTON, LUPARDO, MOSLEY, ROZIC, THIELE, TITUS -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, the social services law, the education law and the public health law, in relation to requiring health insurance policies to include coverage of all FDA-approved contraceptive drugs, devices, and products, as well as voluntary sterilization procedures, contraceptive education and counseling, and related follow up services and prohibiting a health insurance policy from imposing any cost-sharing requirements or other restrictions or delays with respect to this coverage

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

1 Section 1. This act shall be known and may be cited as the "comprehensive
2 sive contraception coverage act".

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

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1 § 2. Paragraph 16 of subsection (1) of section 3221 of the insurance
2 law, as added by chapter 554 of the laws of 2002, is amended to read as
3 follows:

4 (16) ~~(A) Every group or blanket policy [which provides coverage for
5 prescription drugs shall include coverage for the cost of contraceptive
6 drugs or devices approved by the federal food and drug administration or
7 generic equivalents approved as substitutes by such food and drug admin-
8 istration under the prescription of a health care provider legally
9 authorized to prescribe under title eight of the education law. The
10 coverage required by this section shall be included in policies and
11 certificates only through the addition of a rider.~~

12 (A) that is issued, amended, renewed, effective or delivered on or
13 after January first, two thousand twenty, shall provide coverage for all
14 of the following services and contraceptive methods:

15 (1) All FDA-approved contraceptive drugs, devices, and other products.
16 This includes all FDA-approved over-the-counter contraceptive drugs,
17 devices, and products as prescribed or as otherwise authorized under
18 state or federal law. The following applies to this coverage:

19 (a) where the FDA has approved one or more therapeutic and pharmaceu-
20 tical equivalent, as defined by the FDA, versions of a contraceptive
21 drug, device, or product, a group or blanket policy is not required to
22 include all such therapeutic and pharmaceutical equivalent versions in
23 its formulary, so long as at least one is included and covered without
24 cost-sharing and in accordance with this paragraph;

25 (b) if the covered therapeutic and pharmaceutical equivalent versions
26 of a drug, device, or product are not available or are deemed medically
27 inadvisable a group or blanket policy shall provide coverage for an
28 alternate therapeutic and pharmaceutical equivalent version of the
29 contraceptive drug, device, or product without cost-sharing;

30 (c) this coverage shall include emergency contraception without cost-
31 sharing when provided pursuant to an ordinary prescription, non-patient
32 specific regimen order, or order under section sixty-eight hundred thir-
33 ty-one of the education law and when lawfully provided other than
34 through a prescription or order; and

35 (d) this coverage must allow for the dispensing of twelve months worth
36 of a contraceptive at one time;

37 (2) Voluntary sterilization procedures;

38 (3) Patient education and counseling on contraception; and

39 (4) Follow-up services related to the drugs, devices, products, and
40 procedures covered under this paragraph, including, but not limited to,
41 management of side effects, counseling for continued adherence, and
42 device insertion and removal.

43 (B) A group or blanket policy subject to this paragraph shall not
44 impose a deductible, coinsurance, copayment, or any other cost-sharing
45 requirement on the coverage provided pursuant to this paragraph.

46 (C) Except as otherwise authorized under this paragraph, a group or
47 blanket policy shall not impose any restrictions or delays on the cover-
48 age required under this paragraph.

49 (D) Benefits for an enrollee under this paragraph shall be the same
50 for an enrollee's covered spouse or domestic partner and covered
51 nonspouse dependents.

52 (E) Notwithstanding any other provision of this subsection, a reli-
53 gious employer may request a contract without coverage for federal food
54 and drug administration approved contraceptive methods that are contrary
55 to the religious employer's religious tenets. If so requested, such
56 contract shall be provided without coverage for contraceptive methods.

1 This paragraph shall not be construed to deny an enrollee coverage of,
2 and timely access to, contraceptive methods.

3 (1) For purposes of this subsection, a "religious employer" is an
4 entity for which each of the following is true:

5 (a) The inculcation of religious values is the purpose of the entity.

6 (b) The entity primarily employs persons who share the religious
7 tenets of the entity.

8 (c) The entity serves primarily persons who share the religious tenets
9 of the entity.

10 (d) The entity is a nonprofit organization as described in Section
11 6033(a)(2)(A)i or iii, of the Internal Revenue Code of 1986, as amended.

12 (2) Every religious employer that invokes the exemption provided under
13 this paragraph shall provide written notice to prospective enrollees
14 prior to enrollment with the plan, listing the contraceptive health care
15 services the employer refuses to cover for religious reasons.

16 [~~(B)~~ ~~(i)~~] (F) (1) Where a group policyholder makes an election not to
17 purchase coverage for contraceptive drugs or devices in accordance with
18 subparagraph [~~(A)~~] (E) of this paragraph each certificateholder covered
19 under the policy issued to that group policyholder shall have the right
20 to directly purchase the rider required by this paragraph from the
21 insurer which issued the group policy at the prevailing small group
22 community rate for such rider whether or not the employee is part of a
23 small group.

24 [~~(i)~~] (2) Where a group policyholder makes an election not to
25 purchase coverage for contraceptive drugs or devices in accordance with
26 subparagraph [~~(A)~~] (E) of this paragraph, the insurer that provides such
27 coverage shall provide written notice to certificateholders upon enroll-
28 ment with the insurer of their right to directly purchase a rider for
29 coverage for the cost of contraceptive drugs or devices. The notice
30 shall also advise the certificateholders of the additional premium for
31 such coverage.

32 [~~(C)~~] (G) Nothing in this paragraph shall be construed as authorizing
33 a group or blanket policy which provides coverage for prescription drugs
34 to exclude coverage for prescription drugs prescribed for reasons other
35 than contraceptive purposes.

36 [~~(D) Such coverage may be subject to reasonable annual deductibles and~~
37 ~~coinsurance as may be deemed appropriate by the superintendent and as~~
38 ~~are consistent with those established for other drugs or devices covered~~
39 ~~under the policy.~~]

40 § 3. Subsection (cc) of section 4303 of the insurance law, as added by
41 chapter 554 of the laws of 2002, is amended to read as follows:

42 (cc) (1) Every contract [~~which provides coverage for prescription~~
43 ~~drugs shall include coverage for the cost of contraceptive drugs or~~
44 ~~devices approved by the federal food and drug administration or generic~~
45 ~~equivalents approved as substitutes by such food and drug administration~~
46 ~~under the prescription of a health care provider legally authorized to~~
47 ~~prescribe under title eight of the education law. The coverage required~~
48 ~~by this section shall be included in contracts and certificates only~~
49 ~~through the addition of a rider.~~

50 (1) that is issued, amended, renewed, effective or delivered on or
51 after January first, two thousand twenty, shall provide coverage for all
52 of the following services and contraceptive methods:

53 (A) All FDA-approved contraceptive drugs, devices, and other products.
54 This includes all FDA-approved over-the-counter contraceptive drugs,
55 devices, and products as prescribed or as otherwise authorized under
56 state or federal law. The following applies to this coverage:

1 (i) where the FDA has approved one or more therapeutic and pharmaceu-
2 tical equivalent, as defined by the FDA, versions of a contraceptive
3 drug, device, or product, a contract is not required to include all such
4 therapeutic and pharmaceutical equivalent versions in its formulary, so
5 long as at least one is included and covered without cost-sharing and in
6 accordance with this subsection;

7 (ii) if the covered therapeutic and pharmaceutical equivalent versions
8 of a drug, device, or product are not available or are deemed medically
9 inadvisable a contract shall provide coverage for an alternate therapeu-
10 tic and pharmaceutical equivalent version of the contraceptive drug,
11 device, or product without cost-sharing;

12 (iii) this coverage shall include emergency contraception without
13 cost-sharing when provided pursuant to an ordinary prescription, non-pa-
14 tient specific regimen order, or order under section sixty-eight hundred
15 thirty-one of the education law and when lawfully provided other than
16 through a prescription or order; and

17 (iv) this coverage must allow for the dispensing of twelve months
18 worth of a contraceptive at one time;

19 (B) Voluntary sterilization procedures;

20 (C) Patient education and counseling on contraception; and

21 (D) Follow-up services related to the drugs, devices, products, and
22 procedures covered under this subsection, including, but not limited to,
23 management of side effects, counseling for continued adherence, and
24 device insertion and removal.

25 (2) A contract subject to this subsection shall not impose a deduct-
26 ible, coinsurance, copayment, or any other cost-sharing requirement on
27 the coverage provided pursuant to this subsection.

28 (3) Except as otherwise authorized under this subsection, a contract
29 shall not impose any restrictions or delays on the coverage required
30 under this subsection.

31 (4) Benefits for an enrollee under this subsection shall be the same
32 for an enrollee's covered spouse or domestic partner and covered
33 nonspouse dependents.

34 (5) Notwithstanding any other provision of this subsection, a reli-
35 gious employer may request a contract without coverage for federal food
36 and drug administration approved contraceptive methods that are contrary
37 to the religious employer's religious tenets. If so requested, such
38 contract shall be provided without coverage for contraceptive methods.
39 This paragraph shall not be construed to deny an enrollee coverage of,
40 and timely access to, contraceptive methods.

41 (A) For purposes of this subsection, a "religious employer" is an
42 entity for which each of the following is true:

43 (i) The inculcation of religious values is the purpose of the entity.

44 (ii) The entity primarily employs persons who share the religious
45 tenets of the entity.

46 (iii) The entity serves primarily persons who share the religious
47 tenets of the entity.

48 (iv) The entity is a nonprofit organization as described in Section
49 6033(a)(2)(A)i or iii, of the Internal Revenue Code of 1986, as amended.

50 (B) Every religious employer that invokes the exemption provided under
51 this paragraph shall provide written notice to prospective enrollees
52 prior to enrollment with the plan, listing the contraceptive health care
53 services the employer refuses to cover for religious reasons.

54 ~~[(2)]~~ (6) (A) Where a group contractholder makes an election not to
55 purchase coverage for contraceptive drugs or devices in accordance with
56 paragraph ~~one~~ five of this subsection, each enrollee covered under the

1 contract issued to that group contractholder shall have the right to
2 directly purchase the rider required by this subsection from the insurer
3 or health maintenance organization which issued the group contract at
4 the prevailing small group community rate for such rider whether or not
5 the employee is part of a small group.

6 (B) Where a group contractholder makes an election not to purchase
7 coverage for contraceptive drugs or devices in accordance with paragraph
8 ~~[one]~~ five of this subsection, the insurer or health maintenance organ-
9 ization that provides such coverage shall provide written notice to
10 enrollees upon enrollment with the insurer or health maintenance organ-
11 ization of their right to directly purchase a rider for coverage for the
12 cost of contraceptive drugs or devices. The notice shall also advise the
13 enrollees of the additional premium for such coverage.

14 ~~[(3)]~~ (7) Nothing in this subsection shall be construed as authorizing
15 a contract which provides coverage for prescription drugs to exclude
16 coverage for prescription drugs prescribed for reasons other than
17 contraceptive purposes.

18 ~~[(4) Such coverage may be subject to reasonable annual deductibles and~~
19 ~~coinsurance as may be deemed appropriate by the superintendent and as~~
20 ~~are consistent with those established for other drugs or devices covered~~
21 ~~under the policy.]~~

22 § 4. Subparagraph (E) of paragraph 17 of subsection (i) of section
23 3216 of the insurance law is amended by adding a new clause (v) to read
24 as follows:

25 (v) all FDA-approved contraceptive drugs, devices, and other products,
26 including all over-the-counter contraceptive drugs, devices, and
27 products as prescribed or as otherwise authorized under state or federal
28 law; voluntary sterilization procedures; patient education and coun-
29 seling on contraception; and follow-up services related to the drugs,
30 devices, products, and procedures covered under this clause, including,
31 but not limited to, management of side effects, counseling for continued
32 adherence, and device insertion and removal. Except as otherwise author-
33 ized under this clause, a contract shall not impose any restrictions or
34 delays on the coverage required under this clause. However, where the
35 FDA has approved one or more therapeutic and pharmaceutical equivalent,
36 as defined by the FDA, versions of a contraceptive drug, device, or
37 product, a contract is not required to include all such therapeutic and
38 pharmaceutical equivalent versions in its formulary, so long as at least
39 one is included and covered without cost-sharing and in accordance with
40 this clause. If the covered therapeutic and pharmaceutical equivalent
41 versions of a drug, device, or product are not available or are deemed
42 medically inadvisable a contract shall provide coverage for an alternate
43 therapeutic and pharmaceutical equivalent version of the contraceptive
44 drug, device, or product without cost-sharing. This coverage shall
45 include emergency contraception without cost-sharing when provided
46 pursuant to an ordinary prescription, non-patient specific regimen
47 order, or order under section sixty-eight hundred thirty-one of the
48 education law and when lawfully provided other than through a
49 prescription or order; and this coverage must allow for the dispensing
50 of twelve months worth of a contraceptive at one time.

51 § 5. Paragraph (d) of subdivision 3 of section 365-a of the social
52 services law, as amended by chapter 909 of the laws of 1974 and as
53 relettered by chapter 82 of the laws of 1995, is amended to read as
54 follows:

55 (d) family planning services and twelve months of supplies for eligi-
56 ble persons of childbearing age, including children under twenty-one

1 years of age who can be considered sexually active, who desire such
 2 services and supplies, in accordance with the requirements of federal
 3 law and regulations and the regulations of the department. No person
 4 shall be compelled or coerced to accept such services or supplies.

5 § 6. Subdivision 6 of section 6527 of the education law, as added by
 6 chapter 573 of the laws of 1999, paragraph (c) as amended by chapter 464
 7 of the laws of 2015, paragraph (d) as added by chapter 429 of the laws
 8 of 2005, paragraph (e) as added by chapter 352 of the laws of 2014,
 9 paragraph (f) as added by section 6 of part V of chapter 57 of the laws
 10 of 2015 and paragraph (g) as added by chapter 502 of the laws of 2016,
 11 is amended to read as follows:

12 6. A licensed physician may prescribe and order a non-patient specific
 13 regimen [~~to a registered professional nurse~~], pursuant to regulations
 14 promulgated by the commissioner, and consistent with the public health
 15 law, [~~for~~] to:

- 16 (a) a registered professional nurse for:
 17 (i) administering immunizations[-];
 18 [(b)] (ii) the emergency treatment of anaphylaxis[-];
 19 [(c)] (iii) administering purified protein derivative (PPD) tests or
 20 other tests to detect or screen for tuberculosis infections[-];
 21 [(d)] (iv) administering tests to determine the presence of the human
 22 immunodeficiency virus[-];
 23 [(e)] (v) administering tests to determine the presence of the hepatis
 24 C virus[-];
 25 [(f)] (vi) emergency contraception, to be administered to or dispensed
 26 to be self-administered by the patient, under section sixty-eight
 27 hundred thirty-two of this title;
 28 (vii) the urgent or emergency treatment of opioid related overdose or
 29 suspected opioid related overdose[-]; or
 30 [(g)] (viii) screening of persons at increased risk of syphilis,
 31 gonorrhea and chlamydia.

32 (b) a licensed pharmacist, for dispensing emergency contraception, to
 33 be self-administered by the patient, under section sixty-eight hundred
 34 thirty-two of this title.

35 § 7. Subdivision 3 of section 6807 of the education law, as added by
 36 chapter 573 of the laws of 1999, is amended and a new subdivision 4 is
 37 added to read as follows:

38 3. A pharmacist may dispense drugs and devices to a registered profes-
 39 sional nurse, and a registered professional nurse may possess and admin-
 40 ister, drugs and devices, pursuant to a non-patient specific regimen
 41 prescribed or ordered by a licensed physician, licensed midwife or
 42 certified nurse practitioner, pursuant to regulations promulgated by the
 43 commissioner and the public health law.

44 4. A pharmacist may dispense a non-patient specific regimen of emer-
 45 gency contraception, to be self-administered by the patient, prescribed
 46 or ordered by a licensed physician, certified nurse practitioner, or
 47 licensed midwife, under section sixty-eight hundred thirty-two of this
 48 article.

49 § 8. The education law is amended by adding a new section 6832 to read
 50 as follows:

51 § 6832. Emergency contraception; non-patient specific prescription or
 52 order. 1. As used in this section, the following terms shall have the
 53 following meanings, unless the context requires otherwise:

- 54 (a) "Emergency contraception" means one or more prescription or
 55 nonprescription drugs, used separately or in combination, in a dosage
 56 and manner for preventing pregnancy when used after intercourse, found

1 safe and effective for that use by the United States food and drug
2 administration, and dispensed or administered for that purpose.

3 (b) "Prescriber" means a licensed physician, certified nurse practi-
4 tioner or licensed midwife.

5 2. This section applies to the administering or dispensing of emergen-
6 cy contraception by a registered professional nurse or the dispensing of
7 emergency contraception by a licensed pharmacist pursuant to a
8 prescription or order for a non-patient specific regimen made by a pres-
9 criber under section sixty-five hundred twenty-seven, sixty-nine hundred
10 nine or sixty-nine hundred fifty-one of this title. This section does
11 not apply to administering or dispensing emergency contraception when
12 lawfully done without such a prescription or order.

13 3. The administering or dispensing of emergency contraception by a
14 registered professional nurse or the dispensing of emergency contracep-
15 tion by a licensed pharmacist shall be done in accordance with profes-
16 sional standards of practice and in accordance with written procedures
17 and protocols agreed to by the registered professional nurse or licensed
18 pharmacist and the prescriber or a hospital (licensed under article
19 twenty-eight of the public health law) that provides gynecological or
20 family planning services.

21 4. When emergency contraception is administered or dispensed, the
22 registered professional nurse or licensed pharmacist shall provide to
23 the patient written material that includes: (i) the clinical consider-
24 ations and recommendations for use of the drug; (ii) the appropriate
25 method for using the drug; (iii) information on the importance of
26 follow-up health care; (iv) information on the health risks and other
27 dangers of unprotected intercourse; and (v) referral information relat-
28 ing to health care and services relating to sexual abuse and domestic
29 violence. Such written material shall be developed or approved by the
30 commissioner in consultation with the department of health and the Amer-
31 ican college of obstetricians and gynecologists.

32 § 9. Subdivision 4 of section 6909 of the education law, as added by
33 chapter 573 of the laws of 1999, paragraph (a) as amended by chapter 221
34 of the laws of 2002, paragraph (c) as amended by chapter 464 of the laws
35 of 2015, paragraph (d) as added by chapter 429 of the laws of 2005,
36 paragraph (e) as added by chapter 352 of the laws of 2014, paragraph (f)
37 as added by section 5 of part V of chapter 57 of the laws of 2015 and
38 paragraph (g) as added by chapter 502 of the laws of 2016, is amended to
39 read as follows:

40 4. A certified nurse practitioner may prescribe and order a non-pa-
41 tient specific regimen [~~to a registered professional nurse~~], pursuant to
42 regulations promulgated by the commissioner, consistent with subdivision
43 three of section [~~six thousand nine~~] sixty-nine hundred two of this
44 article, and consistent with the public health law, for:

- 45 (a) a registered professional nurse for:
46 (i) administering immunizations[+];
47 [~~(b)~~] (ii) the emergency treatment of anaphylaxis[+];
48 [~~(c)~~] (iii) administering purified protein derivative (PPD) tests or
49 other tests to detect or screen for tuberculosis infections[+];
50 [~~(d)~~] (iv) administering tests to determine the presence of the human
51 immunodeficiency virus[+];
52 [~~(e)~~] (v) administering tests to determine the presence of the hepati-
53 tis C virus[+];
54 [~~(f)~~] (vi) emergency contraception, to be administered to or dispensed
55 to be self-administered by the patient, under section sixty-eight
56 hundred thirty-two of this title;

1 (vii) the urgent or emergency treatment of opioid related overdose or
2 suspected opioid related overdose~~[-]; or~~
3 [~~(g)~~] (viii) screening of persons at increased risk for syphilis,
4 gonorrhea and chlamydia.

5 (b) a licensed pharmacist, for dispensing emergency contraception, to
6 be self-administered by the patient, under section sixty-eight hundred
7 thirty-two of this title.

8 § 10. Subdivision 5 of section 6909 of the education law, as added by
9 chapter 573 of the laws of 1999, is amended to read as follows:

10 5. A registered professional nurse may execute a non-patient specific
11 regimen prescribed or ordered by a licensed physician, licensed midwife
12 or certified nurse practitioner, pursuant to regulations promulgated by
13 the commissioner.

14 § 11. Section 6951 of the education law is amended by adding a new
15 subdivision 4 to read as follows:

16 4. A licensed midwife may prescribe and order a non-patient specific
17 regimen pursuant to regulations promulgated by the commissioner,
18 consistent with this section and the public health law, to:

19 (a) a registered professional nurse for emergency contraception, to be
20 administered to or dispensed to be self-administered by the patient,
21 under section sixty-eight hundred thirty-two of this title; or

22 (b) a licensed pharmacist, for dispensing emergency contraception, to
23 be self-administered by the patient, under section sixty-eight hundred
24 thirty-two of this title.

25 § 12. Subdivision 1 of section 207 of the public health law is amended
26 by adding a new paragraph (p) to read as follows:

27 (p) Emergency contraception, including information about its safety,
28 efficacy, appropriate use and availability.

29 § 13. Severability clause. If any provision of this act or the appli-
30 cation thereof is held invalid, such invalidity shall not affect other
31 provisions or applications of this act which can be given effect without
32 the invalid provision or application, and to this end the provisions of
33 this act are declared to be severable.

34 § 14. This act shall take effect January 1, 2020; provided that
35 section six of this act shall take effect January 1, 2021; provided,
36 however, that effective immediately, the addition, amendment and/or
37 repeal of any rule or regulation necessary for the implementation of
38 this act on its effective date are authorized and directed to be made
39 and completed by the commissioner of education and the board of regents
40 on or before such effective date.