STATE OF NEW YORK

4571

2019-2020 Regular Sessions

IN SENATE

March 15, 2019

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

AN ACT directing the department of financial services, in consultation with the commissioner of the department of health, to study and report upon the adequacy of insurance coverage for the treatment of Lyme disease and other tick-borne related diseases

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

Section 1. The legislature hereby finds that the increasing number of Lyme disease and tick-borne related diseases in New York state highlights the need to examine the current status of the adequacy of insurance coverage related to this health epidemic. Lyme disease is one of several tick-borne diseases which result in extreme and long term fatigue, nausea, depression, joint pain and many other severe symptoms. Lyme disease is the most common vector-borne illness in the United States, and New York is one of 14 states that account for 95% of cases in the United States. According to the New York state department of health, over 20,000 cases of Lyme disease were diagnosed between years 2012 to 2014. While sufferers of these tick-borne diseases require long term treatment, health insurance companies have denied services related to necessary medical treatment.

§ 2. The superintendent of the department of financial services, in consultation with the commissioner of the department of health, shall review the adequacy of insurance coverage for the treatment of Lyme disease and other tick-borne related diseases and make recommendations regarding any coverage limitations that may be found. Such review shall include but not be limited to:

(a) the present state of insurance coverage for the treatment of Lyme disease and other tick-borne related diseases within New York state;

(b) prevailing reasons for the denial of insurance coverage for the treatment of Lyme disease and other tick-borne related diseases;

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

LBD00470-01-9

(c) the number of insureds in need of long term care of Lyme disease and other tick-borne related diseases;

(d) the number of uninsured persons in need of long term care of Lyme disease and other tick-borne related diseases;

(e) coverage required by other states for treatment for long term and chronic Lyme disease in other states;

(f) specific medical conditions related to Lyme disease and other tick-borne related diseases; and

(g) recommendations to ensure that there is adequate coverage for Lyme disease, including long term care of Lyme disease, and other tick-borne related diseases within New York state.

§ 3. Within one hundred twenty days of the effective date of this act, the superintendent of financial services shall submit a report to the governor, temporary president of the senate and speaker of the assembly of the department's findings, conclusions, and recommendations.

§ 4. This act shall take effect immediately.