

STATE OF NEW YORK

6574--A

2021-2022 Regular Sessions

IN SENATE

May 6, 2021

Introduced by Sen. KENNEDY -- read twice and ordered printed, and when printed to be committed 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 health insurance coverage of outpatient care provided by a mental health practitioner and a clinical social worker; and to repeal certain provisions of such law relating thereto

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

1 Section 1. Items (i) and (ii) of subparagraph (A) of paragraph 35 of
2 subsection (i) of section 3216 of the insurance law, item (i) as amended
3 by section 12 of part AA of chapter 57 of the laws of 2021 and item (ii)
4 as added by section 8 of subpart A of part BB of chapter 57 of the laws
5 of 2019, are amended to read as follows:

6 (i) where the policy provides coverage for inpatient hospital care,
7 such policy shall include benefits for inpatient care in a hospital as
8 defined by subdivision ten of section 1.03 of the mental hygiene law and
9 benefits for outpatient care provided in a facility issued an operating
10 certificate by the commissioner of mental health pursuant to the
11 provisions of article thirty-one of the mental hygiene law, or in a
12 facility operated by the office of mental health, or in a crisis
13 stabilization center licensed pursuant to section 36.01 of the mental
14 hygiene law, or, for care provided in other states, to similarly
15 licensed or certified hospitals or facilities; and

16 (ii) where the policy provides coverage for physician services, such
17 policy shall include benefits for outpatient care provided by a psychia-
18 trist or psychologist licensed to practice in this state, a licensed
19 clinical social worker [~~who meets the requirements of subparagraph (D)~~
20 ~~of paragraph four of subsection (1) of section three thousand two~~
21 ~~hundred twenty-one of this article,~~ within the lawful scope of his or

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

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1 her practice, who is licensed pursuant to article one hundred fifty-four
2 of the education law, a mental health counselor, marriage and family
3 therapist, creative arts therapist or psychoanalyst licensed pursuant to
4 article one hundred sixty-three of the education law, a nurse practi-
5 tioner licensed to practice in this state, or a professional corporation
6 or university faculty practice corporation thereof. Nothing herein
7 shall be construed to modify or expand the scope of practice of a mental
8 health counselor, marriage and family therapist, creative arts therapist
9 or psychoanalyst licensed pursuant to article one hundred sixty-three of
10 the education law. Further, nothing herein shall be construed to create
11 a new mandated health benefit.

12 § 2. Subparagraph (A) of paragraph 4 of subsection (1) of section 3221
13 of the insurance law, as amended by section 11 of subpart A of part BB
14 of chapter 57 of the laws of 2019, is amended to read as follows:

15 (A) Every insurer delivering a group policy or issuing a group policy
16 for delivery, in this state, that provides reimbursement for psychiatric
17 or psychological services or for the diagnosis and treatment of mental
18 health conditions, however defined in such policy, by physicians,
19 psychiatrists or psychologists, shall [~~make available and if requested~~
20 ~~by the policyholder~~] provide the same coverage to insureds for such
21 services when performed by a licensed clinical social worker, within the
22 lawful scope of his or her practice, who is licensed pursuant to article
23 one hundred fifty-four of the education law[~~, Written notice of the~~
24 ~~availability of such coverage shall be delivered to the policyholder~~
25 ~~prior to inception of such group policy and annually thereafter, except~~
26 ~~that this notice shall not be required where a policy covers two hundred~~
27 ~~or more employees or where the benefit structure was the subject of~~
28 ~~collective bargaining affecting persons who are employed in more than~~
29 ~~one state.] and mental health counselors, marriage and family thera-
30 pists, creative arts therapists and psychoanalysts licensed pursuant to
31 article one hundred sixty-three of the education law, within the lawful
32 scope of his or her practice. Nothing herein shall be construed to modi-
33 fy or expand the scope of practice of a mental health counselor,
34 marriage and family therapist, creative arts therapist or psychoanalyst
35 licensed pursuant to article one hundred sixty-three of the education
36 law. Further, nothing herein shall be construed to create a new mandated
37 health benefit.~~

38 § 3. Subparagraph (D) of paragraph 4 of subsection (1) of section 3221
39 of the insurance law is REPEALED.

40 § 4. Item (ii) of subparagraph (A) of paragraph 5 of subsection (1) of
41 section 3221 of the insurance law, as amended by section 13 of subpart A
42 of part BB of chapter 57 of the laws of 2019, is amended to read as
43 follows:

44 (ii) where the policy provides coverage for physician services, it
45 shall include benefits for outpatient care provided by a psychiatrist or
46 psychologist licensed to practice in this state, or a mental health
47 counselor, marriage and family therapist, creative arts therapist or
48 psychoanalyst licensed pursuant to article one hundred sixty-three of
49 the education law, or a licensed clinical social worker [~~who meets the~~
50 ~~requirements of subparagraph (D) of paragraph four of this subsection]~~
51 within the lawful scope of his or her practice, who is licensed pursuant
52 to article one hundred fifty-four of the education law, a nurse practi-
53 tioner licensed to practice in this state, or a professional corporation
54 or university faculty practice corporation thereof. Nothing herein shall
55 be construed to modify or expand the scope of practice of a mental
56 health counselor, marriage and family therapist, creative arts therapist

1 or psychoanalyst licensed pursuant to article one hundred sixty-three of
2 the education law. Further, nothing herein shall be construed to create
3 a new mandated health benefit.

4 § 5. Paragraph 2 of subsection (g) of section 4303 of the insurance
5 law, as added by section 22 of subpart A of part BB of chapter 57 of the
6 laws of 2019, is amended to read as follows:

7 (2) where the contract provides coverage for physician services such
8 contract shall provide benefits for outpatient care provided by a
9 psychiatrist or psychologist licensed to practice in this state, or a
10 mental health counselor, marriage and family therapist, creative arts
11 therapist or psychoanalyst licensed pursuant to article one hundred
12 sixty-three of the education law, or a licensed clinical social worker
13 [~~who meets the requirements of subsection (n) of this section~~] within
14 the lawful scope of his or her practice, who is licensed pursuant to
15 article one hundred fifty-four of the education law, a nurse practition-
16 er licensed to practice [~~on~~] in this state, or professional corporation
17 or university faculty practice corporation thereof. Nothing herein shall
18 be construed to modify or expand the scope of practice of a mental
19 health counselor, marriage and family therapist, creative arts therapist
20 or psychoanalyst licensed pursuant to article one hundred sixty-three of
21 the education law. Further, nothing herein shall be construed to create
22 a new mandated health benefit.

23 § 6. Subsection (i) of section 4303 of the insurance law is REPEALED.

24 § 7. Subsection (n) of section 4303 of the insurance law, as amended
25 by section 30 of subpart A of part BB of chapter 57 of the laws of 2019,
26 is amended to read as follows:

27 (n) [~~In addition to the requirements of subsection (i) of this~~
28 ~~section, every~~] Every health service or medical expense indemnity corpo-
29 ration issuing a group contract pursuant to this section or a group
30 remittance contract for delivery in this state which contract provides
31 reimbursement to subscribers or physicians, psychiatrists or psychol-
32 ogists for psychiatric or psychological services or for the diagnosis
33 and treatment of mental health conditions, however defined in such
34 contract, must provide the same coverage to persons covered under the
35 group contract for such services when performed by a licensed clinical
36 social worker, within the lawful scope of his or her practice, who is
37 licensed pursuant to [~~subdivision two of section seven thousand seven~~
38 ~~hundred four of the education law and in addition shall have either (i)~~
39 ~~three or more additional years experience in psychotherapy, which for~~
40 ~~the purposes of this subsection shall mean the use of verbal methods in~~
41 ~~interpersonal relationships with the intent of assisting a person or~~
42 ~~persons to modify attitudes and behavior which are intellectually,~~
43 ~~socially or emotionally maladaptive, under supervision, satisfactory to~~
44 ~~the state board for social work, in a facility, licensed or incorporated~~
45 ~~by an appropriate governmental department, providing services for diag-~~
46 ~~nosis or treatment of mental health conditions, or (ii) three or more~~
47 ~~additional years experience in psychotherapy under the supervision,~~
48 ~~satisfactory to the state board for social work, of a psychiatrist, a~~
49 ~~licensed and registered psychologist or a licensed clinical social work-~~
50 ~~er qualified for reimbursement pursuant to subsection (i) of this~~
51 ~~section, or (iii) a combination of the experience specified in para-~~
52 ~~graphs (i) and (ii) totaling three years, satisfactory to the state~~
53 ~~board for social work.~~] article one hundred fifty-four of the education
54 law and a mental health counselor, marriage and family therapist, crea-
55 ative arts therapist or psychoanalyst licensed pursuant to article one
56 hundred sixty-three of the education law. Nothing herein shall be

1 construed to modify or expand the scope of practice of a mental health
2 counselor, marriage and family therapist, creative arts therapist or
3 psychoanalyst licensed pursuant to article one hundred sixty-three of
4 the education law. Further, nothing herein shall be construed to create
5 a new mandated health benefit. The state board for social work shall
6 maintain a list of all licensed clinical social workers qualified for
7 reimbursement under this subsection. The state board for mental health
8 practitioners shall maintain a list of all licensed mental health coun-
9 selors, marriage and family therapists, creative arts therapists or
10 psychoanalysts qualified for reimbursement under this subsection.

11 § 8. This act shall take effect on the first of January next succeed-
12 ing the date upon which it shall have become a law; provided, however,
13 that the amendments made to item (i) of subparagraph (A) of paragraph 35
14 of subsection (i) of section 3216 of the insurance law made by section
15 one of this act shall take effect on the same date and in the same
16 manner as part AA of chapter 57 of the laws of 2021 takes effect; and
17 provided further, shall apply to policies and contracts issued, renewed,
18 modified, altered or amended on or after such effective date.