

# STATE OF NEW YORK

504--A

Cal. No. 91

2023-2024 Regular Sessions

## IN SENATE

January 4, 2023

Introduced by Sens. RIVERA, ADDABBO, COONEY, LIU, MARTINEZ -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance -- recommitted to the Committee on Insurance in accordance with Senate Rule 6, sec. 8 -- reported favorably from said committee, ordered to first and second report, ordered to a third reading, amended and ordered reprinted, retaining its place in the order of third reading

AN ACT to amend the insurance law, in relation to prohibiting cost sharing for insulin

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

1 Section 1. Subparagraph (B) of paragraph 15-a of subsection (i) of  
2 section 3216 of the insurance law, as amended by section 1 of part DDD  
3 of chapter 56 of the laws of 2020, is amended to read as follows:

4 (B) Such coverage may be subject to annual deductibles and coinsurance  
5 as may be deemed appropriate by the superintendent and as are consistent  
6 with those established for other benefits within a given policy;  
7 provided however, [~~the total amount~~] that [~~a covered person is required~~  
8 ~~to pay out of pocket for~~] covered prescription insulin drugs shall [~~be~~  
9 ~~capped at an amount not to exceed one hundred dollars per thirty-day~~  
10 ~~supply, regardless of the amount or type of insulin needed to fill such~~  
11 ~~covered person's prescription and regardless of the insured's~~] not be  
12 subject to a deductible, copayment, coinsurance or any other cost shar-  
13 ing requirement.

14 § 2. Subparagraph (B) of paragraph 7 of subsection (k) of section 3221  
15 of the insurance law, as amended by section 2 of part DDD of chapter 56  
16 of the laws of 2020, is amended to read as follows:

17 (B) Such coverage may be subject to annual deductibles and coinsurance  
18 as may be deemed appropriate by the superintendent and as are consistent  
19 with those established for other benefits within a given policy;  
20 provided however, [~~the total amount~~] that [~~a covered person is required~~

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

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1 ~~to pay out of pocket for~~ covered prescription insulin drugs shall ~~[be~~  
2 ~~capped at an amount not to exceed one hundred dollars per thirty-day~~  
3 ~~supply, regardless of the amount or type of insulin needed to fill such~~  
4 ~~covered person's prescription and regardless of the insured's]~~ not be  
5 subject to a deductible, copayment, coinsurance or any other cost shar-  
6 ing requirement.

7 § 3. Paragraph 2 of subsection (u) of section 4303 of the insurance  
8 law, as amended by section 3 of part DDD of chapter 56 of the laws of  
9 2020, is amended to read as follows:

10 (2) Such coverage may be subject to annual deductibles and coinsurance  
11 as may be deemed appropriate by the superintendent and as are consistent  
12 with those established for other benefits within a given policy;  
13 provided however, ~~[the total amount]~~ that ~~[a covered person is required~~  
14 ~~to pay out of pocket for]~~ covered prescription insulin drugs shall ~~[be~~  
15 ~~capped at an amount not to exceed one hundred dollars per thirty-day~~  
16 ~~supply, regardless of the amount or type of insulin needed to fill such~~  
17 ~~covered person's prescription and regardless of the insured's]~~ not be  
18 subject to a deductible, copayment, coinsurance or any other cost shar-  
19 ing requirement.

20 § 4. This act shall take effect January 1, 2025 and shall apply to any  
21 policy or contract issued, renewed, modified, altered, or amended on or  
22 after such date.