

STATE OF NEW YORK

9192

IN SENATE

May 3, 2024

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

AN ACT to amend the insurance law, in relation to providing insurance coverage for chronic pain

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

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 39 to read as follows:

3 (39) (A) Every policy that provides medical, major medical, or similar
4 comprehensive-type coverage that provides coverage for pain management
5 services shall provide outpatient coverage for non-opioid treatment of
6 chronic pain including complementary and integrative treatments. Access
7 to non-opioid treatment shall be comparable to that of other covered
8 services. Coverage shall be comparable for services provided by licensed
9 professionals.

10 (B) Coverage under this subsection shall not apply financial require-
11 ments or treatment limitations to non-opioid treatment of chronic pain
12 that are more restrictive than either of the following: the predominant
13 financial requirements and treatment limitations applied to substantial-
14 ly all medical benefits covered by the contract; and the financial
15 requirements and treatment limitations applied to any opioid-based
16 treatment of chronic pain.

17 (C) For the purposes of this paragraph the following terms shall have
18 the following meanings:

19 (i) "financial requirement" means deductible, co-payments, co-insu-
20 rance and out-of-pocket expenses;

21 (ii) "predominant" means that a financial requirement or treatment
22 limitation is the most common or frequent of such type of limit or
23 requirement;

24 (iii) "treatment limitation" means limits on the frequency of treat-
25 ment, number of visits, days of coverage, or other similar limits on the
26 scope or duration of treatment and includes non-quantitative treatment
27 limitations such as: medical management standards limiting or excluding
28 benefits based on medical necessity, or based on whether the treatment

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

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1 is experimental or investigational; standards for provider admission to
2 participate in a network, including reimbursement rates; methods for
3 determining usual, customary and reasonable charges; exclusions based on
4 failure to complete a course of treatment; and restrictions based on
5 geographic location, facility type, provider specialty, and other crite-
6 ria that limit the scope or duration of benefits for services provided
7 under the contract; and

8 (iv) "Chronic pain" means pain that persists or recurs for more than
9 three months.

10 § 2. Subsection (1) of section 3221 of the insurance law is amended by
11 adding a new paragraph 22 to read as follows:

12 (22) (A) Every insurer delivering a group or blanket policy or issuing
13 a group or blanket policy for delivery in this state that provides
14 coverage for pain management services shall provide outpatient coverage
15 for non-opioid treatment of chronic pain including complementary and
16 integrative treatments. Access to non-opioid treatment shall be compara-
17 ble to that of other covered services. Coverage shall be comparable for
18 services provided by licensed professionals.

19 (B) Coverage under this subsection shall not apply financial require-
20 ments or treatment limitations to non-opioid treatment of chronic pain
21 that are more restrictive than either of the following: the predominant
22 financial requirements and treatment limitations applied to substantial-
23 ly all medical benefits covered by the contract; and the financial
24 requirements and treatment limitations applied to any opioid-based
25 treatment of chronic pain.

26 (C) For the purposes of this paragraph the following terms shall have
27 the following meanings:

28 (i) "financial requirement" means deductible, co-payments, co-insu-
29 rance and out-of-pocket expenses;

30 (ii) "predominant" means that a financial requirement or treatment
31 limitation is the most common or frequent of such type of limit or
32 requirement;

33 (iii) "treatment limitation" means limits on the frequency of treat-
34 ment, number of visits, days of coverage, or other similar limits on the
35 scope or duration of treatment and includes non-quantitative treatment
36 limitations such as: medical management standards limiting or excluding
37 benefits based on medical necessity, or based on whether the treatment
38 is experimental or investigational; standards for provider admission to
39 participate in a network, including reimbursement rates; methods for
40 determining usual, customary and reasonable charges; exclusions based on
41 failure to complete a course of treatment; and restrictions based on
42 geographic location, facility type, provider specialty, and other crite-
43 ria that limit the scope or duration of benefits for services provided
44 under the contract; and

45 (iv) "chronic pain" means pain that persists or recurs for more than
46 three months.

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

49 (vv) (1) Every contract issued by a hospital service corporation,
50 health service corporation or medical expense indemnity corporation that
51 includes coverage for pain management services shall provide outpatient
52 coverage for non-opioid treatment of chronic pain including complementa-
53 ry and integrative treatments. Access to non-opioid treatment shall be
54 comparable to that of other covered services. Coverage shall be compara-
55 ble for services provided by licensed professionals.

1 (2) Coverage under this subsection shall not apply financial require-
2 ments or treatment limitations to non-opioid treatment of chronic pain
3 that are more restrictive than either of the following: the predominant
4 financial requirements and treatment limitations applied to substantial-
5 ly all medical benefits covered by the contract; and the financial
6 requirements and treatment limitations applied to any opioid-based
7 treatment of chronic pain.

8 (3) For the purposes of this subsection the following terms shall have
9 the following meanings:

10 (A) "financial requirement" means deductible, co-payments, co-insu-
11 rance and out-of-pocket expenses;

12 (B) "predominant" means that a financial requirement or treatment
13 limitation is the most common or frequent of such type of limit or
14 requirement;

15 (C) "treatment limitation" means limits on the frequency of treatment,
16 number of visits, days of coverage, or other similar limits on the scope
17 or duration of treatment and includes non-quantitative treatment limita-
18 tions such as: medical management standards limiting or excluding bene-
19 fits based on medical necessity, or based on whether the treatment is
20 experimental or investigational; standards for provider admission to
21 participate in a network, including reimbursement rates; methods for
22 determining usual, customary and reasonable charges; exclusions based on
23 failure to complete a course of treatment; and restrictions based on
24 geographic location, facility type, provider specialty, and other crite-
25 ria that limit the scope or duration of benefits for services provided
26 under the contract; and

27 (D) "chronic pain" means pain that persists or recurs for more than
28 three months.

29 § 4. This act shall take effect the first day of January next succeed-
30 ing the day on which it shall have become a law and shall apply to all
31 policies and contracts issued, renewed, modified, altered, or amended on
32 or after such date.