

# STATE OF NEW YORK

5114

2025-2026 Regular Sessions

## IN SENATE

February 19, 2025

Introduced by Sen. HINCHEY -- 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 requiring insurance coverage for child and family treatment and support services and children's home and community based services

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

1 Section 1. Item (i) of subparagraph (A) of paragraph 35 of subsection  
2 (i) of section 3216 of the insurance law, as amended by section 1 of  
3 subpart A of part II of chapter 57 of the laws of 2023, is amended to  
4 read as follows:  
5 (i) where the policy provides coverage for inpatient hospital care,  
6 such policy shall include benefits for: inpatient care in a hospital as  
7 defined by subdivision ten of section 1.03 of the mental hygiene law;  
8 sub-acute care in a residential facility licensed or operated by the  
9 office of mental health; outpatient care provided by a facility issued  
10 an operating certificate by the commissioner of mental health pursuant  
11 to the provisions of article thirty-one of the mental hygiene law or by  
12 a facility operated by the office of mental health; outpatient care  
13 provided by a crisis stabilization center licensed pursuant to section  
14 36.01 of the mental hygiene law; outpatient care provided by a mobile  
15 crisis intervention services provider licensed, certified, or designated  
16 by the office of mental health or the office of addiction services and  
17 supports; outpatient and inpatient care for critical time intervention  
18 services and outpatient care for assertive community treatment services  
19 provided by facilities issued an operating certificate by the commis-  
20 sioner of mental health pursuant to the provisions of article thirty-one  
21 of the mental hygiene law, beginning no later than thirty days following  
22 discharge from a hospital as defined by subdivision ten of section 1.03  
23 of the mental hygiene law or the emergency department of a hospital  
24 licensed pursuant to article twenty-eight of the public health law;

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

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1 child and family treatment and support services; children's home and  
2 community based services; or, for care provided in other states, to  
3 similarly licensed or certified hospitals, facilities, or licensed,  
4 certified or designated providers; and

5 § 2. Item (i) of subparagraph (A) of paragraph 5 of subsection (1) of  
6 section 3221 of the insurance law, as amended by section 5 of subpart A  
7 of part II of chapter 57 of the laws of 2023, is amended to read as  
8 follows:

9 (i) where the policy provides coverage for inpatient hospital care,  
10 benefits for: inpatient care in a hospital as defined by subdivision ten  
11 of section 1.03 of the mental hygiene law; sub-acute care in a residen-  
12 tial facility licensed or operated by the office of mental health;  
13 outpatient care provided by a facility issued an operating certificate  
14 by the commissioner of mental health pursuant to the provisions of arti-  
15 cle thirty-one of the mental hygiene law, or by a facility operated by  
16 the office of mental health; outpatient care provided by a crisis  
17 stabilization center licensed pursuant to section 36.01 of the mental  
18 hygiene law; outpatient care provided by a mobile crisis intervention  
19 services provider licensed, certified, or designated by the office of  
20 mental health or the office of addiction services and supports; outpa-  
21 tient and inpatient care for critical time intervention services and  
22 outpatient care for assertive community treatment services provided by  
23 facilities issued an operating certificate by the commissioner of mental  
24 health pursuant to the provisions of article thirty-one of the mental  
25 hygiene law, beginning no later than thirty days following discharge  
26 from a hospital as defined by subdivision ten of section 1.03 of the  
27 mental hygiene law or the emergency department of a hospital licensed  
28 pursuant to article twenty-eight of the public health law; child and  
29 family treatment and support services; children's home and community  
30 based services; or, for care provided in other states, to similarly  
31 licensed or certified hospitals, facilities, or licensed, certified or  
32 designated providers; and

33 § 3. Paragraph 1 of subsection (g) of section 4303 of the insurance  
34 law, as amended by section 9 of subpart A of part II of chapter 57 of  
35 the laws of 2023, is amended to read as follows:

36 (1) where the contract provides coverage for inpatient hospital care,  
37 benefits for: in-patient care in a hospital as defined by subdivision  
38 ten of section 1.03 of the mental hygiene law; sub-acute care in a resi-  
39 dential facility licensed or operated by the office of mental health;  
40 outpatient care provided by a facility issued an operating certificate  
41 by the commissioner of mental health pursuant to the provisions of arti-  
42 cle thirty-one of the mental hygiene law or by a facility operated by  
43 the office of mental health; outpatient care provided by a crisis  
44 stabilization center licensed pursuant to section 36.01 of the mental  
45 hygiene law; outpatient care provided by a mobile crisis intervention  
46 services provider licensed, certified, or designated by the office of  
47 mental health or the office of addiction services and supports; outpa-  
48 tient and inpatient care for critical time intervention services and  
49 outpatient care for assertive community treatment services provided by  
50 facilities issued an operating certificate by the commissioner of mental  
51 health pursuant to the provisions of article thirty-one of the mental  
52 hygiene law, beginning no later than thirty days following discharge  
53 from a hospital as defined by subdivision ten of section 1.03 of the  
54 mental hygiene law or the emergency department of a hospital licensed  
55 pursuant to article twenty-eight of the public health law; child and  
56 family treatment and support services; children's home and community

1 based services; or for care provided in other states, to similarly  
2 licensed or certified hospitals, facilities, or licensed, certified or  
3 designated providers; and

4 § 4. This act shall take effect January 1, 2026 and shall apply to  
5 policies and contracts issued, renewed, amended, modified or altered on  
6 or after such date; provided, however, that:

7 (a) if section 1 of subpart A of part II of chapter 57 of the laws of  
8 2023 shall not have taken effect on or before such date, then section  
9 one of this act shall take effect on the same date and in the same  
10 manner as such section of such subpart of such part of such chapter of  
11 the laws of 2023, takes effect;

12 (b) if section 5 of subpart A of part II of chapter 57 of the laws of  
13 2023 shall not have taken effect on or before such date, then section  
14 two of this act shall take effect on the same date and in the same  
15 manner as such section of such subpart of such part of such chapter of  
16 the laws of 2023, takes effect; and

17 (c) if section 9 of subpart A of part II of chapter 57 of the laws of  
18 2023 shall not have taken effect on or before such date, then section  
19 three of this act shall take effect on the same date and in the same  
20 manner as such section of such subpart of such part of such chapter of  
21 the laws of 2023, takes effect.