

STATE OF NEW YORK

5354

2025-2026 Regular Sessions

IN ASSEMBLY

February 13, 2025

Introduced by M. of A. STECK -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring health insurers to provide coverage without cost-sharing for opioid antagonists and devices

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 40 to read as follows:

3 (40) (A) (i) Every policy which provides coverage for prescription
4 drugs shall include coverage for at least one opioid antagonist and
5 device. No prior authorization or premedical review for coverage of an
6 opioid antagonist is required.

7 (ii) As used in this paragraph "opioid antagonist and device" means a
8 drug approved by the food and drug administration that, when adminis-
9 tered, negates or neutralizes in whole or in part the pharmacological
10 effects of an opioid in the body. "Opioid antagonist" shall be limited
11 to medications approved by the department of health for such purpose.

12 (B) The coverage mandated by this paragraph shall include opioid
13 antagonists prescribed or dispensed via standing order or collaborative
14 practice agreement intended for use on patients other than the insured.

15 (C) A policy shall not impose a deductible, co-insurance, co-payment,
16 or any other cost-sharing requirement on such coverage provided pursuant
17 to this paragraph.

18 § 2. Subsection (l) of section 3221 of the insurance law is amended by
19 adding a new paragraph 7-c to read as follows:

20 (7-c) (A) (i) Every policy which provides coverage for prescription
21 drugs shall include coverage for at least one opioid antagonist and
22 device. No prior authorization or premedical review for coverage of an
23 opioid antagonist is required.

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

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1 (ii) As used in this paragraph "opioid antagonist and device" means a
2 drug approved by the food and drug administration that, when adminis-
3 tered, negates or neutralizes in whole or in part the pharmacological
4 effects of an opioid in the body. "Opioid antagonist" shall be limited
5 to medications approved by the department of health for such purpose.

6 (B) The coverage mandated by this paragraph shall include opioid
7 antagonists prescribed or dispensed via standing order or collaborative
8 practice agreement intended for use on patients other than the insured.

9 (C) A group or blanket policy subject to this paragraph shall not
10 impose a deductible, co-insurance, co-payment, or any other cost-sharing
11 requirement on such coverage provided pursuant to this paragraph.

12 § 3. Section 4303 of the insurance law is amended by adding a new
13 subsection (ww) to read as follows:

14 (ww) (1) (A) Every policy that is issued, amended, renewed, effective,
15 or delivered on or after January first, two thousand twenty-six and
16 provides coverage for prescription drugs shall include coverage for at
17 least one opioid antagonist and device. No prior authorization or
18 premedical review for coverage of an opioid antagonist is required.

19 (B) As used in this subsection "opioid antagonist and device" means a
20 drug approved by the food and drug administration that, when adminis-
21 tered, negates or neutralizes in whole or in part the pharmacological
22 effects of an opioid in the body. "Opioid antagonist" shall be limited
23 to medications approved by the department of health for such purpose.

24 (2) A contract subject to this subsection shall not impose a deduct-
25 ible, coinsurance, copayment, or any other cost-sharing requirement on
26 such coverage provided pursuant to this subsection.

27 § 4. This act shall take effect immediately and shall apply to poli-
28 cies and contracts issued, renewed, modified, altered or amended on or
29 after such effective date.