# STATE OF NEW YORK

1792

2025-2026 Regular Sessions

# IN SENATE

January 13, 2025

Introduced by Sen. FERNANDEZ -- 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 insurance coverage for substance abuse disorder services

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

Section 1. Paragraph 30 of subsection (i) of section 3216 of the insurance law, as amended by section 5 of subpart A of part BB of chapter 57 of the laws of 2019, is amended by adding a new subparagraph (H) to read as follows:

**(H) A policy providing coverage under this paragraph shall include coverage for at least ninety days at a rehabilitation facility; provided, however, that any stay in a rehabilitation facility required to be covered pursuant to this paragraph shall require the referral of a doctor.**

§ 2. Paragraph 6 of subsection (l) of section 3221 of the insurance law is amended by adding a new subparagraph (H) to read as follows:

**(H) A policy providing coverage under this paragraph shall include coverage for at least ninety days at a rehabilitation facility; provided, however, that any stay in a rehabilitation facility required to be covered pursuant to this paragraph shall require the referral of a doctor.**

§ 3. Subsection (k) of section 4303 of the insurance law is amended by adding a new paragraph 8 to read as follows:

**(8) A policy providing coverage under this subsection shall include coverage for at least ninety days at a rehabilitation facility; provided, however, that any stay in a rehabilitation facility required to be covered pursuant to this subsection shall require the referral of a doctor.**

§ 4. This act shall take effect on the ninetieth day after it shall have become a law and shall apply to any policy issued, amended, or renewed on and after such effective date.

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

LBD03675-01-5