

# 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:

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

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

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

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

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

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

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

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

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