

# STATE OF NEW YORK

5013

2025-2026 Regular Sessions

## IN SENATE

February 18, 2025

Introduced by Sen. HARCKHAM -- 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 health insurers to provide coverage 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 41 to read as follows:

3 (41) (A) (i) Every policy which provides coverage for prescription  
4 drugs shall include coverage for at least one opioid antagonist and  
5 device. Prior authorization may be required for non-generic forms of  
6 opioid antagonists and devices.

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 naloxone and other medications approved by the department of health  
12 for such purpose.

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

16 (C) Coverage provided under this paragraph may be subject to annual  
17 deductibles and co-insurance as deemed appropriate by the superintendent  
18 and that are consistent with those imposed on other benefits within a  
19 given policy.

20 § 2. Subsection (1) of section 3221 of the insurance law is amended by  
21 adding a new paragraph 7-c to read as follows:

22 (7-c) (A) (i) Every policy which provides coverage for prescription  
23 drugs shall include coverage for at least one opioid antagonist and  
24 device. Prior authorization may be required for non-generic forms of  
25 opioid antagonists and devices.

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 naloxone and other medications approved by the department of health  
6 for such purpose.

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

10 (C) Coverage provided under this paragraph may be subject to annual  
11 deductibles and co-insurance as deemed appropriate by the superintendent  
12 and that are consistent with those imposed on other benefits within a  
13 given policy.

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

16 (ww) (1) (A) Every policy which provides coverage for prescription  
17 drugs shall include coverage for at least one opioid antagonist and  
18 device. Prior authorization may be required for non-generic forms of  
19 opioid antagonists and devices.

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

26 (2) Coverage provided under this subsection may be subject to annual  
27 deductibles and co-insurance as deemed appropriate by the superintendent  
28 and that are consistent with those imposed on other benefits within a  
29 given policy.

30 § 4. This act shall take effect on the thirtieth day after it shall  
31 have become a law.