

STATE OF NEW YORK

5332

2025-2026 Regular Sessions

IN SENATE

February 20, 2025

Introduced by Sen. BAILEY -- 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 invoking coverage of a health insurance plan for long term care for an incapacitated individual

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

1 Section 1. Paragraph 5 and subparagraph (D), the second undesignated
2 paragraph and the closing paragraph of paragraph 6 of subsection (b) of
3 section 1117 of the insurance law, paragraph 5 as amended by chapter 572
4 of the laws of 2008 and subparagraph (D), the second undesignated para-
5 graph and the closing paragraph of paragraph 6 as amended by chapter 424
6 of the laws of 2016, are amended and a new paragraph 7 is added to read
7 as follows:

8 (5) the authorized insurer, health maintenance organization, or
9 fraternal benefit society agrees to provide such reports of the experi-
10 ence of the plan as may be requested by the superintendent. The super-
11 intendent may prepare abstracts and summaries of such reports at the
12 request of other government agencies for purposes of research and
13 studies related to long term care financing, provided however that the
14 insurer, health maintenance organization, or fraternal benefit society
15 may request that specified information included in the report be consid-
16 ered confidential; ~~and~~

17 (D) (i) If available and accessible by the insurer or other entity
18 from the department of health, the most recently-published average,
19 statewide rate for care in a nursing home, as well as the average rates
20 for care in nursing homes for both the New York city-metropolitan and
21 upstate regions of the state; or

22 (ii) If available and accessible by the insurer or other entity from
23 the department of health, the most recently-published map of the esti-
24 mated average regional rates in New York state for nursing home care;

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

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1 (iii) Failure to provide information required by this subparagraph
2 shall not be construed as a violation of this section if such informa-
3 tion has not been made available by the department of health;

4 For the purpose of this paragraph, "home care services" shall have the
5 same meaning as defined in subdivision one of section thirty-six hundred
6 two of the public health law. The prospective insured, or [~~his or her~~]
7 their representative, shall acknowledge that the required disclosure has
8 been made by signing the disclosure statement prior to or contemporane-
9 ously with the effective date of the policy or certificate[~~;~~

10 ~~Failure to provide information required by subparagraph (D) of this~~
11 ~~paragraph shall not be construed as a violation of this section if such~~
12 ~~information has not been made available by the department of health.];~~

13 and

14 (7) (A) the plan shall include a provision authorizing the insured's
15 spouse, if not legally separated from the insured, or domestic partner
16 to invoke insurance coverage by the plan where the insured did not prop-
17 erly execute a power of attorney allowing for the invocation of such
18 plan's coverage;

19 (B) such provision shall provide that the spouse or domestic partner's
20 authority shall commence upon a determination, made pursuant to section
21 twenty-nine hundred ninety-four-c of the public health law, that the
22 insured lacks decision-making capacity. In the event an attending physi-
23 cian or nurse practitioner determines that the insured has regained
24 decision-making capacity, the authority of the spouse or domestic part-
25 ner shall cease.

26 § 2. This act shall take effect on the one hundred eightieth day after
27 it shall have become a law and shall apply to health insurance plans for
28 long term care issued or renewed on or after such date.