

# STATE OF NEW YORK

8352

2025-2026 Regular Sessions

## IN SENATE

June 4, 2025

Introduced by Sen. ADDABBO -- read twice and ordered printed, and when printed to be committed to the Committee on Rules

AN ACT to amend the insurance law, in relation to requiring insurance coverage of outpatient problem gambling services

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

1 Section 1. Subparagraph (A) of paragraph 31 of subsection (i) of  
2 section 3216 of the insurance law, as amended by section 6 of subpart A  
3 of part BB of chapter 57 of the laws of 2019, is amended to read as  
4 follows:

5 (A) Every policy that provides medical, major medical or similar  
6 comprehensive-type coverage shall provide outpatient coverage for the  
7 diagnosis and treatment of substance use disorder, including detoxifica-  
8 tion [~~and~~], rehabilitation, and problem gambling services. Such coverage  
9 shall not apply financial requirements or treatment limitations to  
10 outpatient substance use disorder benefits that are more restrictive  
11 than the predominant financial requirements and treatment limitations  
12 applied to substantially all medical and surgical benefits covered by  
13 the policy.

14 § 2. Subparagraph (A) of paragraph 7 of subsection (1) of section 3221  
15 of the insurance law, as amended by section 16 of subpart A of part BB  
16 of chapter 57 of the laws of 2019, is amended to read as follows:

17 (A) Every policy that provides medical, major medical or similar  
18 comprehensive-type coverage shall provide outpatient coverage for the  
19 diagnosis and treatment of substance use disorder, including detoxifica-  
20 tion [~~and~~], rehabilitation, and problem gambling services. Such coverage  
21 shall not apply financial requirements or treatment limitations to  
22 outpatient substance use disorder benefits that are more restrictive  
23 than the predominant financial requirements and treatment limitations  
24 applied to substantially all medical and surgical benefits covered by  
25 the policy.

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

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1 § 3. Paragraph 1 of subdivision (1) of section 4303 of the insurance  
2 law, as amended by section 27 of subpart A of part BB of chapter 57 of  
3 the laws of 2019, is amended to read as follows:

4 (1) Every contract that provides medical, major medical or similar  
5 comprehensive-type coverage shall provide outpatient coverage for the  
6 diagnosis and treatment of substance use disorder, including detoxifica-  
7 tion [~~and~~], rehabilitation, and problem gambling services. Such coverage  
8 shall not apply financial requirements or treatment limitations to  
9 outpatient substance use disorder benefits that are more restrictive  
10 than the predominant financial requirements and treatment limitations  
11 applied to substantially all medical and surgical benefits covered by  
12 the contract.

13 § 4. This act shall take effect immediately and shall apply to any  
14 policy issued, delivered, renewed, and/or modified on or after such  
15 date.