



2019 ANNUAL REPORT

# NEW YORK STATE SENATE STANDING COMMITTEE

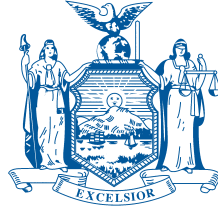
ON INSURANCE



**Senator Neil Breslin**  
**Chair**



**THE SENATE  
STATE OF NEW YORK**



**NEIL D. BRESLIN**  
SENATOR, 44TH DISTRICT

**LEGISLATIVE ETHICS COMMISSION**

**CHAIRMAN**  
INSURANCE COMMITTEE

**COMMITTEES**  
BANKS  
ETHICS AND INTERNAL GOVERNANCE  
FINANCE  
HIGHER EDUCATION  
JUDICIARY  
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Senator Neil D. Breslin

December 27, 2019

The Honorable Andrea Stewart-Cousins  
Temporary President and Majority Leader  
New York State Senate  
Albany, NY 12247

Dear Senator Stewart-Cousins:

I am pleased to transmit the Annual Report of the Senate's Standing Committee on Insurance for the 2019 Legislative Session. As Chair, I am proud to continue to lead our efforts to address important matters under my committee's jurisdiction,

During the 2019 session, this committee met 5 times in session and reported 40 bills. I thank my colleagues who served on the Committee for their efforts and support of the work that was done in the committee this year, and I thank you for the continued support from the Majority Conference in the committee's operations.

Sincerely,



**2019 LEGISLATIVE SESSION REPORT**

**NEW YORK STATE SENATE  
STANDING COMMITTEE ON INSURANCE**

**Senator Neil D. Breslin, Chairperson**

Committee Members

John Brooks David Carlucci Timothy Kennedy Monica Martinez James Sanders Kevin Parker	Michael Ranzenhofer Sue Serino James Seward Robert Ort
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Committee Staff

Evan Schneider  
Committee Director

Elizabeth Nowicki  
Committee Counsel

Becki Rappazzo  
Committee Clerk

## **COMMITTEE JURISDICTION AND OVERVIEW**

The New York State Senate Standing Committee on Insurance has legislative oversight responsibilities for issues concerning all lines of insurance including property/casualty, health and life.

During the 2019 Legislative Session, 211 bills were referred to the Committee for its review. Of these bills, 40 were reported from the Committee. 12 were passed by the Senate, and 25 passed in both houses. This work was conducted through a series of 5 committee meetings. A list of all bills that were reported from the committee is provided at the end of this report.

## COMMITTEE HIGHLIGHTS

The following key bills were acted on by the committee in 2019:

**S.2849-a** This bill ensures that enrollees who select a health exchange plan based on their individual prescription drug needs have assurance that the health plan will maintain continuity in coverage for those prescription drugs during the course of the enrollment year, and be provided adequate notice of the intent to remove a prescription on the upcoming plan year. Enrollees choose health exchange plans based on the formulary status of a necessary therapy.

**S.3101** This legislation closes a gap in coverage by requiring insurance companies to provide full coverage for all the aspects of eating disorders treatment.

**S.4078** This bill would eliminate barriers to the implementation of medication synchronization, a service that has been shown to improve rates of medication adherence and thus, lower overall health care expenditures.

**S.4808** This bill ensures uniformity across all health insurance plan policies regarding reasonable patient access to medication assisted treatment for substance abuse disorders.

**S.3852-a** This bill would increase access to annual breast exams for New Yorker's aged thirty-five through thirty-nine.

**S.659** The "Comprehensive Contraception Coverage Act" requires health insurance policies to include coverage of all FDA-approved contraceptive drugs, devices, and products, as well as voluntary sterilization procedures, contraceptive education and counseling, and related follow up services and prohibiting a health insurance policy from imposing any cost-sharing requirements or other restrictions or delays with respect to this coverage

**S.494** This bill would amend the Insurance Law to enable charitable bail organizations to provide more effective assistance to indigent persons in need of such services.

## TWO HOUSE BILLS

In 2019, 21 of the 211 bills referred to the Standing Committee on Insurance passed both houses of the Legislature. Of these bills, the Governor has signed 13 and vetoed 8

<b>Bill</b>	<b>Sponsor</b>	<b>Summary</b>	<b>Action</b>
<b>S.494</b>	<b>Rivera</b>	<b>Relates to charitable bail organizations.</b>	<b>Veto 205</b>
<b>S.642</b>	<b>Breslin</b>	<b>Relates to the Issuance of broad form coverage by the joint underwriting association</b>	<b>Chapter 70</b>
<b>S.659a</b>	<b>Salazar</b>	<b>Comprehensive Contraception Coverage Act</b>	<b>Chapter 25</b>
<b>S.1634</b>	<b>Brooks</b>	<b>Creates a task force on disasters</b>	<b>Veto 255</b>
<b>S.2848a</b>	<b>Breslin</b>	<b>Relates to motor vehicle key and key fob replacement contracts</b>	<b>Chapter 247</b>
<b>S.2849a</b>	<b>Breslin</b>	<b>Relates to prescription drug formulary changes during a contract year</b>	<b>Veto 245</b>
<b>S.3101</b>	<b>Biaggi</b>	<b>Relates to coverage for eating disorders</b>	<b>Veto 241</b>
<b>S.3171a</b>	<b>Krueger</b>	<b>Establishes protections from excessive hospital emergency charges</b>	<b>Chapter 375</b>
<b>S.3505a</b>	<b>Breslin</b>	<b>Relates to civil liability for certain information from the National Insurance Crime Bureau</b>	<b>Chapter 656</b>
<b>S.3631</b>	<b>Breslin</b>	<b>Expands the definition of service contracts with respect to automobile leases</b>	<b>Chapter 82</b>
<b>S.3637</b>	<b>Breslin</b>	<b>Relates to request for unclaimed life insurance benefits</b>	<b>Chapter 468</b>

**SUMMARY OF COMMITTEE ACTIVITY**

<b>Bill</b>	<b>Sponsor</b>	<b>Summary</b>	<b>Significant Action</b>
<b>S.643</b>	<b>Breslin</b>	<b>Permits an insurer to rescind or retroactively cancel a policy in circumstances involving an accident staged to defraud an insurer</b>	<b>Passed Senate</b>
<b>S.1408a</b>	<b>Breslin</b>	<b>Authorizes all municipalities to join a county self-funded or self-insured plan</b>	<b>3<sup>rd</sup> Reading</b>
<b>S.1678</b>	<b>Skoufis</b>	<b>Relates to uninsured and underinsured motorists coverage for police agencies</b>	<b>Passed Senate</b>
<b>S.2923</b>	<b>Stavisky</b>	<b>Relates to actions by health care providers against patients</b>	<b>Passed Senate</b>
<b>S.2929a</b>	<b>Breslin</b>	<b>Relates to title insurance</b>	<b>Reported to Finance</b>
<b>S.3159a</b>	<b>Harckham</b>	<b>Prohibits unfair discrimination by insurers for individuals that use prescriptions to block the effects of opioids</b>	<b>Passed Senate</b>
<b>S.3636</b>	<b>Breslin</b>	<b>Licensing of independent insurance adjusters</b>	<b>Passed Senate</b>
<b>S.3664a</b>	<b>Gianaris</b>	<b>Prohibits the imposition of deferent premium rates for disability insurance based on gender</b>	<b>Passed Senate</b>
<b>S.3736</b>	<b>Breslin</b>	<b>Extends the exemption from filing requirements only with respect to rates and policy forms to out of state</b>	<b>Passed Senate</b>





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