

NEW YORK – STATE REQUIRED BENEFITS

A Name of Required Benefit	B Market Applicability	C Year of Enactment	D Citation Number
Second medical opinion for cancer diagnosis	Individual, group	Before 2012	§3216(i)(19) §3221(k)(9) §4303(w)
Outpatient hospital services	Individual, group	Before 2012	11 NYCRR §§ 52.5, 52.7 NYIL § 3201
Outpatient surgery physician/surgical services	Individual, group	Before 2012	11 NYCRR §§ 52.6, 52.7 NYIL §3201
Infertility coverage	Individual, group	Before 2012	§3221(k)(6) §4303(s)
Medical conditions leading to infertility	Individual, group	Before 2012	§3216(i)(13) §3221(k)(6) §4303(s)
Home health care	Individual, group	Before 2012	§3216(i)(6) §3221(k)(1) §4303(a)(3)
Emergency medical services	Individual, group	Before 2012	§3216(i)(9) §3221(k)(4) §4303(a)(2) Circular Letter No. 1 (2002)
Pre-hospital emergency medical services	Individual, group	Before 2012	§3216(i)(24) §3221(l)(15) §4303(aa)
Inpatient hospital services	Individual, group	Before 2012	11 NYCRR §§ 52.5, 52.7 NYIL § 3201
Physician services	Individual, group	Before 2012	§4321 §4322(b) §4303
Preadmission testing	Individual, group	Before 2012	§3216(i)(7) §3221(k)(2) §4303(a)(1)
Second surgical opinion	Individual, group	Before 2012	§3216(i)(8) §3221(k)(3) §4303(b)
Bariatric surgery	Individual, group	Before 2012	11 NYCRR §§ 52.6, 52.7, 52.16(c) NYIL § 3201
Maternity care	Individual, group	Before 2012	§3216(i)(10) §3221(k)(5) §4303(c)
Outpatient mental health	Individual, group	Before 2012	§3221(l)(5) §4303(g) & (h)
Inpatient mental health care	Individual, group	Before 2012	§3221(l)(5) §4303(g)
Chemical abuse and dependence (outpatient)	Individual, group	Before 2012	§3216(i)(31) §3221(l)(7) §4303(l)
Inpatient alcoholism & substance abuse	Individual, group	Before 2012	§3216(i)(30) §3221(l)(6) §4303(k)

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Chiropractic care	Individual, group	Before 2012	§3216(i)(21) §3221(k)(11) §4303(y)
Cervical cytology screening	Individual, group	Before 2012	§3216(i)(15) §3221(l)(14) §4303(t)
Mammography screening	Individual, group	Before 2012	§3216(i)(11) §3221(l)(11) §4303(p)
Preventive and primary care	Individual, group	Before 2012	§3216(i)(17) §3221(l)(8) §4303(j)
Prostate cancer screening	Individual, group	Before 2012	§3216(i)(11-a) §3221(l)(11-a) §4303(z-1)
Contraceptive drugs and devices	Individual, group	Before 2012	§3221(l)(16) §4303(cc)
Bone density measurements, testing, drugs, and devices	Individual, group	Before 2012	§3221(k)(13) §4303(bb)
Accidental dental	Individual, group	Before 2012	11 NYCRR § 52.16(c)(9) NYIL § 3201
Reconstructive surgery	Individual, group	Before 2012	11 NYCRR § 52.6, 52.7, 52.16(c)(5)
Diabetic supplies, equipment, and self-management education	Individual, group	Before 2012	§3216(i)(15-a) §3221(k)(7); §4303(u)
Enteral Formulas	Individual, group	Before 2012	§3216(i)(21) §3221(k)(11) §4303(y)
Off Label Cancer Drugs	Group commercial, blanket commercial, individual commercial, group HMO, and Article 43 contracts	Before 2012	§3216(i)(12) §3221(l)(12) §4303(q)
Post-mastectomy reconstruction	Individual, group	Before 2012	§3216(i)(20) §3221(k)(10) §4303(x)
Autism Spectrum Disorder Treatment	Group commercial, blanket commercial, individual commercial, group HMO, and Article 43 contracts	Before 2012	§3216(i)(25) §3221(l)(17) §4303(ee)
Mastectomy care	Individual, group	Before 2012	§3216(i)(18) §3221(k)(8) §4303(v)
Oral Chemotherapy Drugs	Individual, group	Before 2012	§3216(i)(12-a)(A) §3221(l)(12-a) §4303(q-1)