

New York - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
Specialist Visit	Second medical opinion for cancer diagnosis	Group commercial, Blanket commercial; Individual commercial, group HMO, and Article 43 contracts	§3221(k)(9) - group and blanket commercial; §3216(i)(19) - individual commercial; Group HMO and Article 43 - §4303(w)
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ambulatory care	Group commercial, Individual commercial, Group HMO and Article 43 contracts	Group commercial - §3221(l)(3); §3216(j)(1)(B) - Individual commercial; §4303(e) and (f) - group HMO and Article 43 contracts
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Outpatient hospital services	Individual direct pay HMO contracts	§4322(b)
Hospice Services	Hospice care	Individual direct pay HMO contracts	§4322(b)
Hospice Services	Hospice care	Group commercial, Group HMO and Article 43 contracts	Group commercial - §3221(l)(10), Group HMO and Article 43 - §4303(o)
Infertility Treatment	Infertility coverage	Group commercial, group HMO, and Article 43 contracts	§3321(k)(6) - group commercial; - §4303(s) group HMO and Article 43 contracts
Infertility Treatment	Medical conditions leading to infertility	Group commercial, Individual commercial, group HMO, and Article 43 contracts	§3221(k)(6) - group commercial; individual commercial - §3216(i)(13) ; §4303(s) - HMO and Article 43
Long-Term/Custodial Nursing Home Care	Nursing home care	Group commercial, Individual commercial, group HMO and Article 43 contracts	§3221(l)(2) - Group commercial; §3216(j)(1)(A) - Individual commercial; §4303(d) - group HMO; §4303(d) and (r) - Article 43 contracts
Private-Duty Nursing	Private duty nursing	Individual direct pay HMO contracts	§4322(b)
Home Health Care Services	Home health care	Group commercial, Individual commercial, group HMO, and Article 43 contracts	§3221(k)(1) - group commercial; §3216(i)(6) - individual commercial ; §4303(a)(3) - group HMO and Article 43
Home Health Care Services	Home health care	Individual direct pay HMO contracts	§4322(b)
Home Health Care Services	Supplemental home care	Group commercial, individual commercial, Article 43 contracts	§3221(l)(1) - group commercial; §3216(j)(2) -individual commercial §4303(a)(3)(D) - Article 43 contracts
Emergency Transportation/Ambulance	Ambulance services	Individual direct pay HMO contracts	§4322(b)

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Emergency Transportation/Ambulance	Pre-hospital emergency medical services	Group commercial, blanket commercial individual commercial, group HMO, and Article 43 contracts	§3221(l)(15) - group and blanket commercial; §3216(i)(24) - individual commercial; §4303(aa) - group HMO and Article 43 contracts
Inpatient Hospital Services (e.g., Hospital Stay)	Inpatient hospital services	Individual direct pay HMO contracts	§4303, 4321, 4322(b)
Inpatient Hospital Services (e.g., Hospital Stay)	End of life care	Group commercial, blanket commercial individual commercial, managed care group HMO, and Article 43 contracts	§4805 - group, blanket, individual commercial; Public Health Law §4406-e - group HMO, §4805 - Article 43 contracts
Inpatient Hospital Services (e.g., Hospital Stay)	End of life care	Individual direct pay HMO contracts	§4406-e
Inpatient Physician and Surgical Services	Physician services	Individual direct pay HMO contracts	§4322(b)
Inpatient Physician and Surgical Services	Preadmission testing	Individual direct pay HMO contracts	§4322(b)
Inpatient Physician and Surgical Services	Second surgical opinion	Group commercial, Individual commercial, group HMO, and Article 43 contracts	§3221(k)(3) - group commercial; §3216(i)(8) - individual commercial; §4303(b) - group HMO and Article 43
Skilled Nursing Facility	Skilled nursing facility care	Individual direct pay HMO contracts	§4322(b)
Delivery and All Inpatient Services for Maternity Care	Maternity care	Individual direct pay HMO contracts	§4322(b)
Delivery and All Inpatient Services for Maternity Care	Maternity care	Group commercial, Blanket commercial; Individual commercial, group HMO, and Article 43 contracts	§3221(k)(5) - group and blanket commercial; §3216(i)(10) - individual commercial; §4303(c) - group HMO and Article 43
Mental/Behavioral Health Outpatient Services	Outpatient mental health	Individual direct pay HMO contracts	§4322(b)
Mental/Behavioral Health Inpatient Services	Mental, nervous or emotional disorders or ailments	Group commercial, blanket commercial, group HMO, and Article 43 contracts	§3221(l)(5) - group commercial and blanket commercial (school blanket only); §4303(g) and (h) - group HMO and Article 43 contracts
Substance Abuse Disorder Outpatient Services	Chemical abuse and dependence (outpatient)	Group commercial, Blanket commercial group HMO and Article 43 contracts	§3221(l)(7) - group and blanket commercial; §4303(l) - group HMO and Article 43 contracts
Substance Abuse Disorder Inpatient Services	Inpatient alcoholism & substance abuse	Individual direct pay HMO contracts	§4322(b)

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Substance Abuse Disorder Inpatient Services	Inpatient treatment of alcoholism and substance abuse	Group commercial, blanket commercial, group HMO and Article 43 contracts	§3221(l)(6) - group commercial and blanket commercial; §4303(k) - group HMO and Article 43 contracts
Generic Drugs	Prescription drugs	Individual direct pay HMO contracts	§4322(b)
Specialty Drugs	Cancer drugs	Group commercial, blanket commercial individual commercial, group HMO, and Article 43 contracts	§3221(l)(12) - group and blanket commercial; §3216(i)(12) - individual commercial, §4303(q) - group HMO and Article 43 contracts
Outpatient Rehabilitation Services	Outpatient physical therapy	Individual direct pay HMO contracts	§4322(b)
Chiropractic Care	Chiropractic care	Group commercial, blanket Commercial, managed care product, Individual commercial, group HMO, and Article 43 contracts	§3221(k)(11) - group and blanket commercial; §3216(i)(21) - individual commercial; §4303(y) - Group HMO and Article 43
Durable Medical Equipment	Durable medical equipment	Individual direct pay HMO contracts	§4322(b)
Diagnostic Test (X-Ray and Lab Work)	Diagnostic laboratory services	Individual direct pay HMO contracts	§4322(b)
Diagnostic Test (X-Ray and Lab Work)	Therapeutic and diagnostic radiologic services.	Individual direct pay HMO contracts	§4322(b)
Diagnostic Test (X-Ray and Lab Work)	Preadmission testing	Group commercial, Individual commercial, group HMO, and Article 43 contracts	§3221(k)(2) - group commercial; §3216(i)(7) - individual commercial; §4303(a)(1) - group HMO and Article 43
Preventive Care/Screening/Immunization	Cervical cytology screening	Group commercial, Blanket commercial Individual commercial, Group HMO and Article 43 contracts	§3221(l)(14) - group and blanket commercial; §3216(i)(15) - individual commercial; §4303(t) - group HMO and Article 43 contracts
Preventive Care/Screening/Immunization	Mammography screening	Group commercial, blanket commercial individual commercial, group HMO, and Article 43 contracts	§3221(l)(11) - group and blanket commercial; §3216(l)(11) - individual commercial; §4303(p) - group HMO and Article 43 contracts
Preventive Care/Screening/Immunization	Preventive and primary care	Group commercial, individual commercial, group HMO, and Article 43 contracts	§3221(l)(8) - Group commercial - ; §3216(i)(17) - individual commercial, §4303(j) - group HMO and Article 43 contracts
Preventive Care/Screening/Immunization	Preventive health services	Individual direct pay HMO contracts	§4322(b)

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Preventive Care/Screening/Immunization	Prostate cancer screening	Group commercial, blanket commercial individual commercial, group HMO, and Article 43 contracts	§3221(l)(11-a) - group and blanket commercial; §3216(i)(11-a) - individual commercial; §4303(z-1) - group HMO and Article 43 contracts
Preventive Care/Screening/Immunization	Contraceptive drugs and devices	Group commercial, blanket commercial, group HMO, and Article 43 contracts	§3221(l)(16) - group and blanket commercial; §4303(cc) - group HMO and Article 43 contracts
Preventive Care/Screening/Immunization	Bone density measurements, testing, drugs, and devices	Group commercial, blanket commercial, group HMO, and Article 43 contracts	§3221(k)(13) - group and blanket commercial; §4303(bb) - group HMO and Article 43 contracts
Preventive Care/Screening/Immunization	Bone density measurements, testing, drugs, and devices	Individual direct pay HMO contracts	§4322(b)
Autism Spectrum Disorders	Autism Spectrum	Group commercial, blanket commercial, individual commercial, group HMO, and Article 43 contracts	§3221(l)(17) - group and blanket commercial; 216(1)(25) - individual commercial; §4303(ee) - group HMO, and Article 43 contracts
Blood and Blood Services	Blood & blood products	Individual direct pay HMO contracts	§4322(b)
Breast Reconstructive Surgery	Mastectomy care	Group commercial, Blanket commercial; Individual commercial, group HMO, and Article 43 contracts	§3221(k)(8) - group and blanket commercial; §3216(i)(18) - individual; §4303(v) - Group HMO and Article 43
Diabetes Care Management	Diabetic supplies, equipment, and self-management education	Group commercial, Blanket commercial; Individual commercial, group HMO, and Article 43 contracts	§3221(k)(7) - group and blanket commercial; §3216(i)(15-a) - individual commercial; §4303(u) - group HMO and Article 43
Diabetes Care Management	Diabetic treatment	Individual direct pay HMO contracts	§4322(b)
Drug Infusion Administration	Chemotherapy services.	Individual direct pay HMO contracts	§4322(b)
Eating Disorder Treatment	Eating Disorders	Individual direct pay HMO contracts	§4322(b)
Eating Disorder Treatment	Eating Disorders	Group commercial, blanket commercial, group HMO, and Article 43 contracts	§3221(k)(14) - group and blanket commercial; §4303(dd) - group HMO and Article 43 contracts
Inherited Metabolic Disorder - PKU	Enteral Formulas	Group commercial, blanket commercial, Individual commercial, group HMO, and Article 43 contracts	§3221(k)(11) - group and blanket commercial; §3216(i)(21) - individual commercial; §4303(y) - Group HMO and Article 43

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Mental Health Other	Biologically based mental illness and serious emotional disturbances	Group commercial, blanket commercial, group HMO, and Article 43 contracts	§3221(l)(5) - group commercial and blanket commercial (school blanket only); §4303(g) and (h) - group HMO and Article 43 contracts
Outpatient End Stage Renal Disease Treatment	Hemodialysis services	Individual direct pay HMO contracts	§4322(b)
Post-Mastectomy Care	Post-mastectomy reconstruction	Group commercial, blanket commercial, Individual commercial, group HMO, and Article 43 contracts	§3221(k)(10) - group and blanket commercial; §3216(i)(20) - individual commercial; §4303(x) - Group HMO and Article 43
Rehabilitative Physical Therapy	Inpatient physical rehabilitation services	Individual direct pay HMO contracts	§4322(b)