

## New York - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
<b>Specialist Visit</b>	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)
<b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>	Outpatient hospital services	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Hospice Services</b>	Hospice care	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Infertility Treatment</b>	Infertility coverage	Group commercial, group HMO, and Article 43 contracts	§3321(k)(6) - group commercial; - §4303(s) group HMO and Article 43 contracts
<b>Infertility Treatment</b>	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
<b>Private-Duty Nursing</b>	Private duty nursing	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Home Health Care Services</b>	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
<b>Home Health Care Services</b>	Home health care	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Emergency Room Services</b>	Emergency medical services	Group commercial, individual commercial, group HMO, Article 43 contracts, and individual direct pay HMO	§3221(k)(4) and Circular letter No. 1 (2002) - group commercial; §3216(i)(9) and Circular letter No.1 (2002) - individual commercial; §4303(a)(2) and Circular letter No.1 (2002) - Group HMO §4303(a)(2) and Circular letter No.1 (2002) - Article 43; §4322(b) - individual direct pay HMO
<b>Emergency Transportation/Ambulance</b>	Ambulance services	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Emergency Transportation/Ambulance</b>	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

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<b>Inpatient Hospital Services (e.g., Hospital Stay)</b>	Inpatient hospital services	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Inpatient Hospital Services (e.g., Hospital Stay)</b>	End of life care	Group commercial, blanket commercial, individual commercial, group HMO, and Article 43 contracts	§4805 - group, blanket, individual commercial; Public Health Law §4406-e - group HMO, §4805 - Article 43 contracts
<b>Inpatient Hospital Services (e.g., Hospital Stay)</b>	End of life care	Individual direct pay HMO contracts	§4406-e
<b>Inpatient Physician and Surgical Services</b>	Physician services	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Inpatient Physician and Surgical Services</b>	Preadmission testing	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Inpatient Physician and Surgical Services</b>	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
<b>Skilled Nursing Facility</b>	Skilled nursing facility care	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Delivery and All Inpatient Services for Maternity Care</b>	Maternity care	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Delivery and All Inpatient Services for Maternity Care</b>	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
<b>Mental/Behavioral Health Outpatient Services</b>	Outpatient mental health	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Mental/Behavioral Health Inpatient Services</b>	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
<b>Mental/Behavioral Health Inpatient Services</b>	Inpatient mental health care	Individual direct pay HMO contracts	§4322(b)
<b>Substance Abuse Disorder Outpatient Services</b>	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
<b>Substance Abuse Disorder Inpatient Services</b>	Inpatient alcoholism & substance abuse	Individual direct pay HMO contracts	§4321, §4322(b), and §4303

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<b>Outpatient Rehabilitation Services</b>	Outpatient physical therapy	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Chiropractic Care</b>	Chiropractic care	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
<b>Durable Medical Equipment</b>	Durable medical equipment	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Laboratory Outpatient and Professional Services</b>	Diagnostic laboratory services	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>X-rays and Diagnostic Imaging</b>	Therapeutic and diagnostic radiologic services.	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Laboratory Outpatient and Professional Services</b>	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
<b>Preventive Care/Screening/Immunization</b>	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
<b>Preventive Care/Screening/Immunization</b>	Mammography screening	Group commercial, blanket commercial, individual commercial, group HMO, and Article 43 contracts	§3221(l)(11) - group and blanket commercial; §3216(i)(11) - individual commercial; §4303(p) - group HMO and Article 43 contracts
<b>Preventive Care/Screening/Immunization</b>	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
<b>Preventive Care/Screening/Immunization</b>	Preventive health services	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Preventive Care/Screening/Immunization</b>	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
<b>Preventive Care/Screening/Immunization</b>	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
<b>Preventive Care/Screening/Immunization</b>	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

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<b>Preventive Care/Screening/Immunization</b>	Bone density measurements, testing, drugs, and devices	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Autism Spectrum Disorders</b>	Autism Spectrum	Group commercial, blanket commercial, individual commercial, group HMO, and Article 43 contracts	§3221(l)(17) - group and blanket commercial; §3216(i)(25) - individual commercial; §4303(ee) - group HMO, and Article 43 contracts
<b>Blood and Blood Services</b>	Blood & blood products	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Breast Reconstructive Surgery</b>	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
<b>Diabetes Care Management</b>	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
<b>Diabetes Care Management</b>	Diabetic treatment	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Drug Infusion Administration</b>	Chemotherapy services.	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Eating Disorder Treatment</b>	Eating Disorders	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Eating Disorder Treatment</b>	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
<b>Experimental or Investigational Services</b>	Experimental or investigational services recommended by an external appeal agent	Group commercial, blanket commercial, individual commercial, group HMO, Article 43, and individual direct pay HMO	§3221(k)(12) - group commercial §3221(k)(12) - blanket commercial §3216(i)(22) - individual commercial §4303(z) - group HMO §4303(z) - Article 43 §4321(f) - individual direct pay HMO
<b>Inherited Metabolic Disorder - PKU</b>	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
<b>Dialysis</b>	Hemodialysis services	Individual direct pay HMO contracts	§4321, §4322(b), and §4303
<b>Prescription Drugs Other</b>	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
<b>Prescription Drugs Other</b>	Prescription drugs coverage	Individual direct pay HMO contracts	§4321, §4322(b), and §4303

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<b>Post-Mastectomy Care</b>	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
<b>Rehabilitative Physical Therapy</b>	Inpatient physical rehabilitation services	Individual direct pay HMO contracts	§4321, §4322(b), and §4303