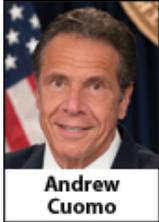


## NY Law Prohibits Life Insurance Denials Over Naloxone

ALBANY, N.Y. - New York Gov. Andrew Cuomo has signed a bill making it illegal for life insurers to deny a request for coverage solely because the individual has prescribed medications to combat opioid use.



The measure first came up last year when New York officials learned some medical professionals who carried the drugs to be able to save lives were being denied insurance coverage. Naloxone, also known as Narcan, is administered to reverse the effects of an overdose of opioids such as heroin and oxycodone.

Life insurers praised the new law.

“This new law will impact Good Samaritans, such as nurses and first responders, who carry this type of drug for the purpose of preventing an overdose of a loved one or a patient, by assuring that they will not be denied life insurance coverage simply because they carry such a prescription,” said Leah Walters, vice president & chief deputy, state relations, for the American Council of Life Insurers, and Diane D. Stuto, managing director, legislative & regulatory affairs at the Life Insurance Council of New York. “This new law codifies what is and was already standard industry practice but will provide necessary peace of mind to first responders who are considering making an application for life insurance.”

New York’s Department of Financial Services last year issued a letter recommending insurers discontinue denials of coverage solely because of a prescription of naloxone.

According to a note with the bill, some professionals carry prescription naloxone not for their own use, but to save others. However, carrying the drugs means they will appear on the medical professional’s active medication lists, “and life insurers have been denying these individuals life insurance coverage solely on the basis that they carry naloxone.”

The law signed by Cuomo goes further. It prohibits insurers from refusing to issue any individual a life insurance policy or annuity contract “or adjust the amount of premiums, or rates, charged” for the policy solely because the individual has been prescribed medications used to block the effects of opioids.

The one caveat allows insurers to deny the application for coverage if the denial is based on sound actuarial principles or “actual or reasonably anticipated experience.”

The measure sailed through both the state Assembly and Senate, receiving unanimous favorable votes in committee and on the floor this year.

The new law takes effect immediately.

In 2017, a number of insurers joined a nationwide effort to adopt eight national principles of care for substance abuse disorder treatment to improve addiction outcomes (Best’s News, Nov. 13, 2017).

(By Timothy Darragh, associate editor, BestWeek: [Timothy.Darragh@ambest.com](mailto:Timothy.Darragh@ambest.com))

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