

September 24, 1975

SUBJECT: INSURANCE

WITHDRAWN

Circular Letter No. 10(1975)
September 24, 1975

TO: ALL INSURERS LICENSED TO WRITE ACCIDENT AND HEALTH INSURANCE IN NEW YORK STATE
AND ARTICLE IX-C CORPORATIONS PROVIDING HOSPITAL CARE COVERAGE

RE: Provision for Home Care Coverage

Chapter 647 of the Laws of 1975 requires that all individual, group and blanket policies issued in this State providing coverage for in-patient hospital care shall provide coverage for home care, except a policy covering persons employed in more than one state, or a policy which was the subject of collective bargaining affecting persons employed in more than one state.

The Insurance Law previously required that home care benefits be made available by the insurer at the request of the contractholder. Pursuant to Chapter 647 the home care benefit is mandated for certain contracts issued or renewed after April 1, 1976. In addition, it should be noted that prior hospitalization is not required in order for home care benefits to be payable.

Each insurer is directed to review the specific provisions of sections 162, 164 and 250 of the Insurance Law and if its existing home care contract forms do not comply with the amended law, resubmit them to the Department for approval.

Please acknowledge receipt of this directive to Mr. James Clyne, Chief of the Health and Life Policy Bureau, New York State Insurance Department, 324 State Street, Albany, New York 12210.

[SIGNATURE]

THOMAS A. HARNETT

Superintendent of Insurance