



**STATE OF NEW YORK
INSURANCE DEPARTMENT
160 WEST BROADWAY
NEW YORK, NEW YORK 10013**

Circular Letter No. 3 (1994)
March 10, 1994

TO: All Insurers Licensed to Write Accident and Health Insurance in New York State, Including HMOs
RE: Implementation of Chapter 728 of the Laws of 1993 Requiring Coverage for Preventive and Primary Care Services

Chapter 728 of the Laws of 1993 requires that every policy providing medical, major medical or similar comprehensive type coverage which is issued on or after April 1, 1994 must provide coverage for preventive and primary care services. This legislation also applies to all policies and contracts renewed, modified, altered or amended on or after April 1, 1994.

The legislation sets forth the preventive and primary care services which must be covered and specifically provides that such coverage shall not be subject to annual deductibles and/or coinsurance.

We have been advised by the Commissioner of Health that the prevailing clinical standards to be utilized in determining the schedule of well child visits and the services to be provided at such visits are the standards of the American Academy of Pediatrics. In addition, the necessary immunizations that must be provided are those which are specifically set forth in the law and will not include any additional immunizations at this time.

The Insurance Department intends to review contracts, riders and premium rates submitted by insurers to comply with this legislation on a priority basis. To expedite the approval process we urge that all insurers fax their contract and rider submissions, including any premium rates, to Insurance Department fax number (518) 473-4600.

If you have any questions relating to implementation of this legislation you should contact the Health and Life Policy Bureau at (518) 474-6272.

Very truly yours,

SALVATORE R. CURIALE
SUPERINTENDENT OF INSURANCE