

**NEW YORK STATE  
DEPARTMENT OF FINANCIAL SERVICES  
45TH AMENDMENT TO 11 NYCRR 52  
(INSURANCE REGULATION 62)**

**MINIMUM STANDARDS FOR FORM, CONTENT AND SALE OF HEALTH INSURANCE,  
INCLUDING STANDARDS OF FULL AND FAIR DISCLOSURE**

I, Maria T. Vullo, Superintendent of Financial Services, pursuant to the authority granted by Sections 202 and 302 of the Financial Services Law and Sections 301 and 3201(c) of the Insurance Law, do hereby promulgate the following Forty-fifth Amendment to Part 52 of Title 11 of the Official Compilation of Codes, Rules, and Regulations of the State of New York (Insurance Regulation 62), to take effect 60 days after publication in the State Register, to read as follows:

**(ALL MATERIAL IS NEW)**

**Subdivision 52.16(n) is added as follows:**

(n)(1) As used in this subdivision:

(i) *Mental health professional* means a person subject to the provisions of Education Law Article 131, 153, 154, or 163; or any other person designated as a mental health professional pursuant to law, rule, or regulation.

(ii) *Conversion therapy*:

(a) means any practice by a mental health professional that seeks to change an individual's sexual orientation or gender identity, including efforts to change behaviors, gender expressions, or to eliminate or reduce sexual or romantic attractions or feelings toward individuals of the same sex.

(b) Conversion therapy shall not include counseling or therapy for an individual who is seeking to undergo a gender transition or who is in the process of undergoing a gender transition, that provides acceptance, support, and understanding of an individual or the facilitation of an individual's coping, social support, and identity exploration and development, including sexual orientation-neutral interventions to prevent or address unlawful conduct or unsafe sexual practices, provided that the counseling or therapy does not seek to change sexual orientation or gender identity.

(2) No policy or certificate shall provide coverage for conversion therapy rendered by a mental health professional to an individual under the age of 18 years.



NEW YORK STATE  
DEPARTMENT *of*  
FINANCIAL SERVICES

Andrew M. Cuomo  
Governor

Maria T. Vullo  
Superintendent

I, Maria T. Vullo, Superintendent of Financial Services, do hereby certify that the foregoing is the Forty-fifth Amendment to Part 52 of Title 11 of the Official Compilation of Codes, Rules and Regulations of the State of New York (Insurance Regulation 62), promulgated by me on July 1, 2016, pursuant to the authority granted by Sections 202 and 302 of the Financial Services Law and Sections 301 and 3201(c) of the Insurance Law, to take effect 60 days after publication in the State Register.

Pursuant to the provisions in the State Administrative Procedure Act, prior notice of the proposed regulation was published in the State Register on February 24, 2016. No other publication or prior notice is required by statute.

A handwritten signature in blue ink, appearing to read "Maria T. Vullo".

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Maria T. Vullo  
Superintendent of Financial Services

Date: July 1, 2016