

**NEW YORK STATE
DEPARTMENT OF FINANCIAL SERVICES
SIXTY-FOURTH AMENDMENT TO 11 NYCRR 52
(INSURANCE REGULATION 62)**

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

I, Adrienne A. Harris, Superintendent of Financial Services, pursuant to the authority granted by Sections 202, 301 and 302 of the Financial Services Law and Sections 301 and 3217 of the Insurance Law, do hereby promulgate the following Sixty-Fourth 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 30 days after publication of the Notice of Adoption in the State Register, to read as follows:

(New Matter is Underlined; Matter in Brackets is Deleted)

Section 52.69(a) is amended as follows:

(a) Every issuer shall provide a health insurance identification card to the primary insured and to each dependent of the primary insured who is 18 years of age or older within 30 days of the effective date of the insured's or dependent's coverage, or if the insured or dependent is enrolled retroactively, within 30 days of the retroactive enrollment, under an accident and health insurance policy that provides coverage for comprehensive hospital, surgical and medical care, except coverage that is provided by this State to its employees or retirees or by governmental programs administered by the Commissioner of Health, including Medicaid, Children's Health Insurance Program, and Essential Plan. The health insurance identification card shall, at a minimum, contain the following information:

(1) the primary insured's name and identification number;

(2) each insured dependent's name and, if applicable, identification number, which shall appear either on the primary insured's identification card or on a separate card issued to the dependent;

(3) the full legal name of the issuer providing the coverage or the name under which the issuer is authorized to do business;

(4) a phrase that reads as follows: "fully insured coverage";

(5) the plan name;

(6) the coverage type, which shall be identified as point-of-service (POS), health maintenance organization (HMO), exclusive provider organization (EPO), preferred provider organization (PPO), or fee-for-service;

(7) the name of the issuer's health care provider network or networks for the plan, if applicable;

(8) the name of the plan's formulary, if applicable;

(9) the phone number or numbers at which the insured or health care provider may readily obtain the following:

- (i) member services assistance;
- (ii) confirmation of eligibility or verification of benefits; and
- (iii) prior authorization for health care services, if applicable;

(10) the internet website address of the issuer; [and]

(11) copayment or coinsurance information applicable to participating providers for the following services:

- (i) primary care office visits;
- (ii) specialist office visits;
- (iii) urgent care;
- (iv) emergency room visits; and
- (v) prescription drugs for a 30-day supply at a retail pharmacy, if applicable[-];

(12) the annual or plan year deductible amount for participating providers, if applicable; and

(13) the plan's annual maximum out-of-pocket amount.



KATHY HOCHUL
Governor

ADRIENNE A. HARRIS
Superintendent

CERTIFICATION

I, Adrienne A. Harris, Superintendent of Financial Services, do hereby certify that the foregoing is the Sixty-Fourth 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), entitled Minimum Standards for the Form, Content and Sale of Health Insurance, Including Standards of Full and Fair Disclosure, signed by me on May 31, 2022, pursuant to the authority granted by Sections 202 and 302 of the Financial Services Law, and Sections 301 and 3217 of the Insurance Law, to take effect 30 days after publication of the Notice of Adoption in the State Register.

Pursuant to the provisions of the State Administrative Procedure Act and Executive Order 202.15, as extended, prior notice of the revised proposed rule was published in the New York State Register on March 2, 2022. No other publication or prior notice is required by statute.

Signed copy filed with Department of State
Adrienne A. Harris
Superintendent of Financial Services

Date: May 31, 2022