



S.5690 (Harckham) / A.372 (L. Rosenthal)

STAFF CONTACT : Lev Ginsburg | Senior Director, Government Affairs | 518-694-4462

BILL S.5690 (Harckham) / A.372 (L. Rosenthal)
SUBJECT Prohibiting Co-payments for Treatment at an Opioid Treatment Program
DATE May 24, 2021
OPPOSE

The Business Council opposes S.5690 (Harckham) / A.372 (L. Rosenthal), which would amend the insurance law by prohibiting cost sharing for opioid treatment programs.

The Business Council continues to support coverage for evidence-based treatment for opioid addiction. Utilizing and paying for programs that have been proven to work benefit both patient and premium payers alike. Since there remains significant variation in the type and quality of addiction treatments, it's important that plans are engaged in the quality improvement process. Their ability to do so is stymied by the removal of cost sharing for all treatments.

Generally speaking, the continued mandating by the Legislature of the elimination of copays and deductibles limits choice for employers in choosing affordable health plans and increases premiums across the board for smaller employers. As is often the case in legislation of this kind, ERISA regulated self-insured companies are not subject to this mandate, thus creating even more expense on smaller businesses over larger ones. This unfairness is especially difficult during this time when so many small business are struggling.

As we continue to recover from the financial impacts of the pandemic, this bill would increase costs and may make it more difficult to cull out addiction treatments that do not work.

For these reasons, The Business Council opposes S.5690 (Harckham) / A.372 (L. Rosenthal).