

# A.8518 (Steck)/S.8352 (Addabbo)

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<b>BILL</b>  A.8518 (Steck)/S.8352 (Addabbo)
<b>SUBJECT</b>  Opposition to requiring insurance companies to cover outpatient problem gambling services
<b>DATE</b>  March 16, 2026
<b>OPPOSE</b>

The Business Council strongly opposes A8518/S8352 which mandates state regulated health insurance policies include coverage for problem gambling services. While the merits of this mandate are laudable, there are dozens of existing unfunded mandates on private insurance purchased by small and medium sized businesses which significantly drive up the costs of coverage at a time when New Yorkers are struggling with an affordability crisis.

Each new health insurance coverage mandate increases costs for New York's small and medium-sized businesses and their employees. It forces them to purchase coverage that they may not need nor want, making it difficult to find affordable health insurance. These mandates only apply to fully insured policies that are either purchased by individuals on the marketplace or received through a small or medium sized employer, they do not mandate coverage under self-insured health plans. In New York, more than 50% of the commercial market is covered under a self-insured health plan. Large companies generally self-insure. This allows them to customize a plan to meet the specific needs of their employees, contract with providers/ provider networks, and directly pay claims to providers. Self-insured plans are regulated under federal law (ERISA) and are not subject to state health insurance benefit mandates.

Additional health insurance coverage mandates only worsen New York's affordability crisis and threaten small businesses' future. We should be working toward ways to make things more affordable for New Yorkers. For these reasons, The Business Council opposes the above-mentioned bills.