

MEMORANDUM IN OPPOSITION

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Re: S.6045-B (Marchione)/A.6396-B (Rozic) – An act to amend the insurance law, in relation to coverage for eating disorders.

This legislation, S.6045-B/A.6396-B, would mandate health plans provide coverage of an unknown and poorly defined variety of eating disorders. The New York Health Plan Association (HPA) opposes this legislation because as health plans are endeavoring to maintain stability and affordability, this bill will add unknown conditions, costs and uncertainty.

The bill expands the number of covered diagnosis from two known and defined medical conditions (bulimia and anorexia) to an unknown, unlimited number of vague and ill-defined conditions. HPA objects and opposes coverage for such ill-defined conditions as "other specified feeding or eating disorder." Moreover, HPA objects to the incorporation by reference of any and all known and unknown other eating disorders that may be added to the most recent version of the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association. New York State should not cede its legislative authority to set health insurance coverage parameters to existing and future DSM publications. Health plans are working to comply with federal health mental health parity, which includes eating disorders and the uncertainty of Affordable Care Act repeal and replace initiatives. This legislation adds additional ambiguity and uncertainty to the health insurance marketplace.

Advocates themselves indicate treatment of eating disorder cases can reach \$30,000 per month. At a time when health plans are submitting double digit premium rate requests, the state should weigh the benefits and costs of adding conditions for coverage that will make health insurance less affordable.

Many New Yorkers are struggling to afford the health insurance coverage they have, and with potential new federal health care reform that will impact how New Yorkers access their coverage, this bill is ill advised. We urge you to say no to S.6045-B/A.6396-B.