

**Insurance Laws and Regulations & Public Health Laws and Regulations
Affecting substance and alcohol abuse treatment coverage authorizations and provider reimbursement**

HMO and Indemnity Contracts	
Section	Topic
3224-a NYIL	Prompt pay Law
Regulation 178 (Ins.)	Prompt pay Law
3232 & 4318 NYIL	Pre-existing Conditions
Regulation 145 (Ins.)	Pre-existing Conditions
Section 3224-b NYIL	Overpayment recovery
3224-b (a)(2)	Health plans must accept claims & initiate processing consistent with CPT or HCPCS codes
Article 49 NYIL & NYPBH	Utilization Review (medical necessity)
Section 4900	UR definitions
Section 4903	UR determinations (includes time frames for making a decision)
Section 4904	Internal Appeal
Section 4905	UR Required & Prohibited practices
Section 4910	Right to an external appeal
10 NYCRR Part 98-2.9	UR notice requirements
11 NYCRR Part 410	External Appeal of Adverse Determinations
Sections 3217-b & 4325 NYIL	Adverse reimbursement changes to participation agreements
Reg. 62 Part 52.24(b)(6)	Coverage for services provided by CASACs
Section 3238 NYIL	Denials of pre-approved services

HMO Contracts only	
Section	Topic
Section 4403(6) PHL	Out of network access, transitional care
Section 4406-c PHL	Prohibitions, contract provisions, adverse reimbursement changes
Section 4406-d PHL	Provider applications, credentialing, contract terminations and non-renewals
10 NYCRR Part 98-1.13(n)	Denials of pre-approved services
Section 4408 PHL	Disclosure requirements
Section 4408-a PHL	Enrollee grievance and appeal for non-medical necessity issues.
Section 364-j(24) SSL	Medicaid managed care, Family Health Plus and Child Health Plus 15 month claim filing limit for non-par providers.
Section 369-ee(3)(i) SSL	
Section 2511(19) PHL	

Medicaid Managed Care and Family Health Plus Model Contract	
Section	Topic
Section 6 and 8 *	Enrollment and disenrollment inpatient coverage
Section 10 and Appendix K *	Benefit coverage
Appendix F *	authorization and enrollee appeal process

* these references are contained in the Medicaid Managed Care and Family Health Plus model contract. A sample of the model contract can be obtained at http://www.nyhealth.gov/health_care/managed_care/docs/medicaid_managed_care_and_family_health_plus_model_contract.pdf