



NEW YORK STATE SENATOR

Neil D. Breslin

Senator Breslin Working to Improve Quality of Life for People in Need of Dialysis Treatment

NEIL D. BRESLIN June 4, 2010

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(Albany, NY)-Legislation (S1803-c) sponsored by Senator Neil D. Breslin (D-Delmar), Chair of the Insurance Committee, that would allow people who receive dialysis treatments to receive their treatment outside of their insurance provider network in certain circumstances passed the Senate.

“People who need regular dialysis treatment in order to survive, often times three times a week, often are unable to visit out of town family members, attend weddings and funerals or even just make ordinary vacation plans because they are prohibited from receiving their treatments outside their network, unless they are willing pay out of pocket the full cost of the treatment. Senator Breslin said. “This legislation would allow for those treatments to be covered, giving people facing kidney disease more freedom and a better quality of life.”

This legislation would allow these insured's to participate in such important occasions, while at the same time, not increasing costs for insurance companies. An insurer is only obligated

to pay the amount it would pay for local dialysis treatment, which it would pay anyway if the insured stayed home.

The insured would pay any regular deductible, but also any amounts in excess of the local cost of treatment. The legislation also provides that the insurer may require reasonable notice of travel plans, as approved by the Superintendent of Insurance, so that it can make arrangements, if it wishes, with dialysis providers at the locations where the insured intends to travel.

Dialysis treatment is crucial for people suffering from kidney failure. The treatment replaces the function of kidneys by removing salts, waste and water and ensuring that the body maintains safe levels of sodium, potassium, and other minerals. Dialysis also helps to control blood pressure, which can rise or fall dangerously due to an imbalance of salts and minerals.

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