

2019 Memorandum in Support

Bill: A6146 by Assembly Member Barrett and S4571 by Senator Gaughran

Title: Directs the department of financial services to study and report upon insurance coverage for the treatment of Lyme disease.

The Adirondack Mountain Club (ADK) Supports this Legislation.

This legislation directs the department of financial services, in consultation with the commissioner of health, to study and report upon insurance coverage for the treatment of Lyme disease and other tick-borne diseases within New York State.

According to the U.S. Centers for Disease Control and Prevention (CDC), tick-borne diseases hit a new record high of almost 60,000 *reported* cases to the CDC in 2017. This number includes Lyme disease, anaplasmosis/ehrlichiosis, spotted fever rickettsiosis, babesiosis, tularemia, and Powassan virus.¹ **However, the CDC estimates that Lyme disease is under-reported by a factor of 10, so the likely nation-wide number of Lyme Cases in 2017 is 427,430.**² **In New York, which reported 5,155 cases to the CDC in 2017, there were likely almost 52,000 cases of Lyme disease.** The CDC discovered the under-reporting based on studies of insurance databases and clinical diagnostic lab data.³

Tick-borne diseases, such as Lyme, result in extreme and long term fatigue, nausea, depression, joint pain and many other severe symptoms. Lyme disease is the most common vector-borne illness in the United States. New York is one of 14 states that account for 95% of cases in the United States. While sufferers of these tick-borne diseases require long-term treatment, health insurance companies have denied services related to necessary medical treatment.⁴

Rhode Island and Connecticut have passed legislation that requires insurance to cover tick-borne diseases, and Pennsylvania is working on similar legislation this session.⁵ The proposed legislation would require analysis that will provide insight into the current state of insurance coverage for victims of tick-borne diseases, and provide recommendations to ensure that New Yorkers are protected from these devastating illnesses.

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¹ <https://www.cdc.gov/ticks/data-summary/index.html>

² <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4550145/#R3>

<https://www.cdc.gov/lyme/stats/humancases.html>

<https://www.cdc.gov/lyme/why-is-cdc-concerned-about-lyme-disease.html>

³ <https://www.cdc.gov/lyme/stats/humancases.html>

⁴ <https://nj1015.com/if-you-get-lyme-disease-will-your-health-insurance-cover-treatment/>

⁵ Rhode Island and Connecticut have recognized the toll these diseases take on victims by passing legislation that requires insurance to cover these diseases. Many areas of New York suffer from high incidence of Lyme and other tick-borne diseases, yet insurance coverage is insufficient. The study initiated by this legislation will provide insight into the current state of insurance coverage as it relates to tick-borne diseases, and recommend solutions to ensure all New Yorkers are adequately protected.