

STATE OF NEW YORK

8230

2021-2022 Regular Sessions

IN ASSEMBLY

August 25, 2021

Introduced by M. of A. HUNTER -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to insurance coverage of comprehensive annual medical examinations for firefighters

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 36 to read as follows:

3 (36)(A) Every policy which provides medical, major medical, or similar
4 comprehensive-type coverage shall provide coverage for comprehensive
5 annual medical exams for insured individuals who are firefighters. Such
6 comprehensive annual medical exam coverage shall include:

7 (i) a detailed symptom health history including headaches, skin rash-
8 es, intestinal or respiratory symptoms, weakness, and cognitive dysfunc-
9 tion;

10 (ii) an in person physical exam including cardiovascular, skin,
11 thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurologi-
12 cal, musculoskeletal, breast and testes, as applicable, examination;

13 (iii) vital signs and body measures tested and recorded including
14 blood pressure, oxygen saturation, heart and respiratory rate, weight,
15 height and body fat percentage;

16 (iv) laboratory assessments including:

17 a. comprehensive metabolic panel, complete blood count with differen-
18 tial, lipid panel, thyroid stimulating hormone, high-sensitivity c-reac-
19 tive protein, and hemoglobin A1c blood tests; and

20 b. urinalysis for pH, glucose, ketones, protein, blood and bilirubin,
21 and microscopic assessment for white blood cells, red blood cells, white
22 blood cell casts, red blood cell casts, and crystals;

23 (v) spirometry;

24 (vi) cancer screening, including, digital rectal exam for individuals
25 with prostate-specific antigen, cervical exam with Pap test, breast

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

LBD08088-04-1

1 exam, respirator fit test, colonoscopies beginning at forty-five years
2 of age or earlier depending on family history, mammograms beginning at
3 age forty or earlier depending on family history, and low dose computed
4 tomography depending on age, smoking history, forced expiratory volume
5 (FEV1), family history of lung cancer, obstructive lung disease and
6 history of pneumonia; and

7 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-
8 lated.

9 (B) Notwithstanding the requirements for comprehensive annual medical
10 exam coverage pursuant to subparagraph (A) of this paragraph, such
11 coverage shall additionally include a chest x-ray every five years and
12 any additional testing determined necessary by the commissioner of
13 health.

14 (C) An insured shall identify his or her profession as a firefighter
15 and years of service to his or her primary care provider to receive such
16 comprehensive annual medical examination pursuant to this paragraph.

17 (D) As used in this paragraph the term "firefighter" means (i) any
18 firefighter regularly employed by a fire department of any municipality
19 in the state and (ii) any volunteer firefighter as defined in subdivi-
20 sion one of section three of the volunteer firefighters' benefit law.

21 § 2. Subsection (1) of section 3221 of the insurance law is amended by
22 adding a new paragraph 21 to read as follows:

23 (21)(A) Every policy which provides medical, major medical, or similar
24 comprehensive-type coverage shall provide coverage for comprehensive
25 annual medical exams for insured individuals who are firefighters. Such
26 comprehensive annual medical exam coverage shall include:

27 (i) a detailed symptom health history including headaches, skin rash-
28 es, intestinal or respiratory symptoms, weakness, and cognitive dysfunc-
29 tion;

30 (ii) an in person physical exam including cardiovascular, skin,
31 thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurologi-
32 cal, musculoskeletal, breast and testes, as applicable, examination;

33 (iii) vital signs and body measures tested and recorded including
34 blood pressure, oxygen saturation, heart and respiratory rate, weight,
35 height and body fat percentage;

36 (iv) laboratory assessments including:

37 a. comprehensive metabolic panel, complete blood count with differen-
38 tial, lipid panel, thyroid stimulating hormone, high-sensitivity c-react-
39 ive protein, and hemoglobin A1c blood tests; and

40 b. urinalysis for pH, glucose, ketones, protein, blood and bilirubin,
41 and microscopic assessment for white blood cells, red blood cells, white
42 blood cell casts, red blood cell casts, and crystals;

43 (v) spirometry;

44 (vi) cancer screening, including, digital rectal exam for individuals
45 with prostate-specific antigen, cervical exam with Pap test, breast
46 exam, respirator fit test, colonoscopies beginning at forty-five years
47 of age or earlier depending on family history, mammograms beginning at
48 age forty or earlier depending on family history, and low dose computed
49 tomography depending on age, smoking history, forced expiratory volume
50 (FEV1), family history of lung cancer, obstructive lung disease and
51 history of pneumonia; and

52 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-
53 lated.

54 (B) Notwithstanding the requirements for comprehensive annual medical
55 exam coverage pursuant to subparagraph (A) of this paragraph, such
56 coverage shall additionally include a chest x-ray every five years and

1 any additional testing determined necessary by the commissioner of
2 health.

3 (C) An insured shall identify his or her profession as a firefighter
4 and years of service to his or her primary care provider to receive such
5 comprehensive annual medical examination pursuant to this paragraph.

6 (D) As used in this paragraph the term "firefighter" means (i) any
7 firefighter regularly employed by a fire department of any municipality
8 in the state and (ii) any volunteer firefighter as defined in subdivi-
9 sion one of section three of the volunteer firefighters' benefit law.

10 § 3. Section 4303 of the insurance law is amended by adding a new
11 subsection (1-2) to read as follows:

12 (1-2)(A) Every contract which provides medical, major medical, or
13 similar comprehensive-type coverage shall provide coverage for compre-
14 hensive annual medical exams for insured individuals who are firefight-
15 ers. Such comprehensive annual medical exam coverage shall include:

16 (i) a detailed symptom health history including headaches, skin rash-
17 es, intestinal or respiratory symptoms, weakness, and cognitive dysfunc-
18 tion;

19 (ii) an in person physical exam including cardiovascular, skin,
20 thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurologi-
21 cal, musculoskeletal, breast and testes, as applicable, examination;

22 (iii) vital signs and body measures tested and recorded including
23 blood pressure, oxygen saturation, heart and respiratory rate, weight,
24 height and body fat percentage;

25 (iv) laboratory assessments including:

26 a. comprehensive metabolic panel, complete blood count with differen-
27 tial, lipid panel, thyroid stimulating hormone, high-sensitivity c-reac-
28 tive protein, and hemoglobin Alc blood tests; and

29 b. urinalysis for pH, glucose, ketones, protein, blood and bilirubin,
30 and microscopic assessment for white blood cells, red blood cells, white
31 blood cell casts, red blood cell casts, and crystals;

32 (v) spirometry;

33 (vi) cancer screening, including, digital rectal exam for individuals
34 with prostate-specific antigen, cervical exam with Pap test, breast
35 exam, respirator fit test, colonoscopies beginning at forty-five years
36 of age or earlier depending on family history, mammograms beginning at
37 age forty or earlier depending on family history, and low dose computed
38 tomography depending on age, smoking history, forced expiratory volume
39 (FEV1), family history of lung cancer, obstructive lung disease and
40 history of pneumonia; and

41 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-
42 lated.

43 (B) Notwithstanding the requirements for comprehensive annual medical
44 exam coverage pursuant to paragraph (A) of this subsection, such cover-
45 age shall additionally include a chest x-ray every five years and any
46 additional testing determined necessary by the commissioner of health.

47 (C) An insured shall identify his or her profession as a firefighter
48 and years of service to his or her primary care provider to receive such
49 comprehensive annual medical examination pursuant to this subsection.

50 (D) As used in this subsection the term "firefighter" means (i) any
51 firefighter regularly employed by a fire department of any municipality
52 in the state and (ii) any volunteer firefighter as defined in subdivi-
53 sion one of section three of the volunteer firefighters' benefit law.

54 § 4. This act shall take effect immediately and shall apply to poli-
55 cies and contracts issued, renewed, modified, altered or amended on and
56 after such date.