

STATE OF NEW YORK

11627

IN ASSEMBLY

July 29, 2026

Introduced by COMMITTEE ON RULES -- (at request of M. of A. Paulin, Jensen) -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to coverage for the treatment of ameloblastoma

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

Section 1. Subsection (i) of section 3216 of the insurance law is amended by adding a new paragraph 42 to read as follows:

(42) (A) Every policy which provides physician services, medical, major medical or similar comprehensive-type coverage shall provide coverage for medically necessary services for the treatment of ameloblastoma, which shall include but not be limited to dental implants and implant-related services for insureds who have experienced tooth loss or removal as part of treatment for ameloblastoma.

(B) Every policy which provides coverage or reimbursement for dental services shall provide coverage or reimbursement for medically necessary dental services for the treatment of ameloblastoma, which shall include but not be limited to dental implants and implant-related services for insureds who have experienced tooth loss or removal as part of treatment for ameloblastoma.

(C) Nothing in this paragraph shall be construed to prevent coverage for those who have been diagnosed with ameloblastoma prior to the enactment of this paragraph and are seeking dental implants and implant-related services due to tooth loss or removal caused by ameloblastoma.

§ 2. Subsection (l) of section 3221 of the insurance law is amended by adding a new paragraph 24 to read as follows:

(24) (A) Every group or blanket policy delivered or issued for delivery in this state which provides major medical or similar comprehensive-type coverage shall provide coverage for medically necessary services for the treatment of ameloblastoma, which shall include but not be limited to dental implants and implant-related services for insureds who have experienced tooth loss or removal as part of treatment for ameloblastoma.

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

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1 (B) Every group or blanket policy delivered or issued for delivery in
2 this state which provides coverage or reimbursement for dental services
3 shall provide coverage or reimbursement for medically necessary dental
4 services for the treatment of ameloblastoma, which shall include but not
5 be limited to dental implants and implant-related services for insureds
6 who have experienced tooth loss or removal as part of treatment for
7 ameloblastoma.

8 (C) Nothing in this paragraph shall be construed to prevent coverage
9 for those who have been diagnosed with ameloblastoma prior to the enact-
10 ment of this paragraph and are seeking dental implants and implant-re-
11 lated services due to tooth loss or removal caused by ameloblastoma.

12 § 3. Section 4303 of the insurance law is amended by adding a new
13 subsection (yy) to read as follows:

14 (yy) (1) Every medical expense indemnity corporation, hospital service
15 corporation and health service corporation which provides major medical
16 or similar comprehensive-type coverage shall provide coverage for
17 medically necessary services for the treatment of ameloblastoma, which
18 shall include but not be limited to dental implants and implant-related
19 services for insureds who have experienced tooth loss or removal as part
20 of treatment for ameloblastoma.

21 (2) Every medical expense indemnity corporation, hospital service
22 corporation and health service corporation which provides coverage or
23 reimbursement for dental services shall provide coverage or reimburse-
24 ment for medically necessary dental services for the treatment of
25 ameloblastoma, which shall include but not be limited to dental implants
26 and implant-related services for insureds who have experienced tooth
27 loss or removal as part of treatment for ameloblastoma.

28 (3) Nothing in this subsection shall be construed to prevent coverage
29 for those who have been diagnosed with ameloblastoma prior to the enact-
30 ment of this subsection and are seeking dental implants and implant-re-
31 lated services due to tooth loss or removal caused by ameloblastoma.

32 § 4. This act shall take effect immediately and shall apply to poli-
33 cies and contracts issued, renewed, modified, altered or amended on or
34 after such effective date.