

STATE OF NEW YORK

11628

IN ASSEMBLY

July 29, 2026

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

AN ACT to amend the insurance law, in relation to requiring insurance coverage for federal food and drug administration approved expanded access to certain investigational medical products

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 42 to read as follows:

3 (42) Every policy that provides medical, major medical, or similar
4 comprehensive type coverage shall include coverage for federal food and
5 drug administration approved expanded access to an investigational
6 medical product that has been shown to be effective, without the need
7 for any prior authorization determination.

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

10 (24) Every group or blanket policy that provides medical, major
11 medical, or similar comprehensive type coverage shall include coverage
12 for federal food and drug administration approved expanded access to an
13 investigational medical product that has been shown to be effective,
14 without the need for any prior authorization determination.

15 § 3. Section 4303 of the insurance law is amended by adding a new
16 subsection (22) to read as follows:

17 (22) Every contract issued by a medical expense indemnity corporation,
18 hospital service corporation, or health service corporation that
19 provides medical, major medical, or similar comprehensive type coverage
20 shall include coverage for federal food and drug administration approved
21 expanded access to an investigational medical product that has been
22 shown to be effective, without the need for any prior authorization
23 determination.

24 § 4. This act shall take effect immediately and shall apply to all
25 policies and contracts issued, renewed, modified, altered or amended on
26 or after such date.

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

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