

STATE OF NEW YORK

8534

2025-2026 Regular Sessions

IN ASSEMBLY

May 20, 2025

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

AN ACT to amend the insurance law, in relation to prohibiting discrimination against individuals who tested positive for HIV with respect to life, accident, and health insurance coverage

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

- 1 Section 1. Paragraph 3 of subsection (a) of section 4224 of the insurance law, as added by chapter 126 of the laws of 2024, is amended to
2 read as follows:
3
4 (3) refuse to insure, refuse to continue to insure or limit the
5 amount, extent or kind of coverage available to an individual, or charge
6 a different rate for the same coverage solely because the insured or
7 potential insured tested positive for HIV or was prescribed pre-exposure
8 prophylaxis (PrEP) medication for the prevention of HIV infection;
9 § 2. Paragraph 3 of subsection (b) of section 4224 of the insurance
10 law, as added by chapter 126 of the laws of 2024, is amended to read as
11 follows:
12 (3) refuse to insure, refuse to continue to insure or limit the
13 amount, extent or kind of coverage available to an individual, or charge
14 a different rate for the same coverage solely because the insured or
15 potential insured tested positive for HIV or was prescribed pre-exposure
16 prophylaxis (PrEP) medication for the prevention of HIV infection;
17 § 3. This act shall take effect immediately.

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

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