STATE OF NEW YORK

8755

2025-2026 Regular Sessions

IN ASSEMBLY

June 2, 2025

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

AN ACT to amend the insurance law, in relation to providing cancer screening and treatment for retired volunteer firefighters

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 41 to read as follows:

(41) (A) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for comprehensive annual medical exams for insured individuals who are retired volunteer firefighters. Such comprehensive annual exam shall include cancer screening, including, digital rectal exam for individuals with prostate-specific antigen, cervical exam with Pap test, breast exam, respirator fit test, colonoscopies beginning at forty-five years of age or earlier depending on family history, mammograms beginning at age forty or earlier depending on family history, and low dose computed tomography depending on age, smoking history, forced expiratory volume (FEV1), family history of lung cancer, obstructive lung disease and history of pneumonia.

(B) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for cancer treatment for retired volunteer firefighters to include the costs of diagnosis, cure, mitigation, treatment and prevention of cancer.

(C) For the purposes of this paragraph, "retired volunteer firefighter" shall mean a person who has been approved by the authorities in control of a duly organized volunteer fire company or volunteer fire department as an active volunteer firefighter of such fire company or department and who is faithfully and actually performing service in the protection of life and property from fire or other emergency, accident or calamity in connection with which the services of such fire company

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

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or fire department are required and has retired with a minimum of twenty-five years of service and shall:

(i) be calculated as the cumulative total of all years served by a volunteer firefighter, regardless of whether that service was rendered at a single station or across multiple stations;

(ii) include the years of service accumulated by current volunteers upon the effective date of this paragraph; and

(iii) apply retroactively to retired volunteer firefighters upon the effective date of this paragraph.

§ 2. Subsection (l) of section 3221 of the insurance law is amended by adding a new paragraph 23 to read as follows:

(23) (A) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for comprehensive annual medical exams for insured individuals who are retired volunteer firefighters. Such comprehensive annual exam shall include cancer screening, including, digital rectal exam for individuals with prostate-specific antigen, cervical exam with Pap test, breast exam, respirator fit test, colonoscopies beginning at forty-five years of age or earlier depending on family history, mammograms beginning at age forty or earlier depending on family history, and low dose computed tomography depending on age, smoking history, forced expiratory volume (FEV1), family history of lung cancer, obstructive lung disease and history of pneumonia.

(B) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for cancer treatment for retired volunteer firefighters to include the costs of diagnosis, cure, mitigation, treatment and prevention of cancer.

(C) For the purposes of this paragraph, "retired volunteer firefighter" shall mean a person who has been approved by the authorities in control of a duly organized volunteer fire company or volunteer fire department as an active volunteer firefighter of such fire company or department and who is faithfully and actually performing service in the protection of life and property from fire or other emergency, accident or calamity in connection with which the services of such fire company or fire department are required and has retired with a minimum of twenty-five years of service and shall:

(i) be calculated as the cumulative total of all years served by a volunteer firefighter, regardless of whether that service was rendered at a single station or across multiple stations;

(ii) include the years of service accumulated by current volunteers upon the effective date of this paragraph; and

(iii) apply retroactively to retired volunteer firefighters upon the effective date of this paragraph.

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

(l-3) (A) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for comprehensive annual medical exams for insured individuals who are retired volunteer firefighters. Such comprehensive annual exam shall include cancer screening, including, digital rectal exam for individuals with prostate-specific antigen, cervical exam with Pap test, breast exam, respirator fit test, colonoscopies beginning at forty-five years of age or earlier depending on family history, mammograms beginning at age forty or earlier depending on family history, and low dose computed tomography depending on age, smoking history, forced expiratory volume (FEV1),

family history of lung cancer, obstructive lung disease and history of pneumonia.

(B) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for cancer treatment for retired volunteer firefighters to include the costs of diagnosis, cure, mitigation, treatment and prevention of cancer.

(C) For the purposes of this subsection, "retired volunteer firefighter" shall mean a person who has been approved by the authorities in control of a duly organized volunteer fire company or volunteer fire department as an active volunteer firefighter of such fire company or department and who is faithfully and actually performing service in the protection of life and property from fire or other emergency, accident or calamity in connection with which the services of such fire company or fire department are required and has retired with a minimum of twenty-five years of service and shall:

(i) be calculated as the cumulative total of all years served by a volunteer firefighter, regardless of whether that service was rendered at a single station or across multiple stations;

(ii) include the years of service accumulated by current volunteers upon the effective date of this subsection; and

(iii) apply retroactively to retired volunteer firefighters upon the effective date of this subsection.

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