

STATE OF NEW YORK

4816

2025-2026 Regular Sessions

IN SENATE

February 13, 2025

Introduced by Sen. C. RYAN -- read twice and ordered printed, and when printed to be committed to the Committee on Labor

AN ACT to amend the workers' compensation law, in relation to including Lyme disease and other tick-borne diseases as occupational diseases for purposes of workers' compensation; and to amend the insurance law, in relation to coverage of long term medical care for Lyme disease and other tick-borne diseases

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

1 Section 1. Paragraph 30 of subdivision 2 of section 3 of the workers'
2 compensation law, as renumbered by chapter 665 of the laws of 1971, is
3 renumbered paragraph 31 and a new paragraph 30 is added to read as
4 follows:

5 30. Lyme disease and other
6 tick-borne diseases.

30. Any process involving
outdoor activity or
treatment of animals.

7
8 § 2. The closing paragraph of subdivision 2 of section 3 of the work-
9 ers' compensation law, as amended by chapter 666 of the laws of 1971, is
10 amended to read as follows:

11 Nothing in paragraph [~~thirty~~] thirty-one of this subdivision shall be
12 construed to apply to any disability or death due to any disease
13 described in paragraph twenty-nine of this subdivision.

14 § 3. Subdivision 9 of section 201 of the workers' compensation law is
15 amended by adding a new paragraph C to read as follows:

16 C. "Disability" also includes disability caused by or in connection
17 with Lyme disease and other tick-borne diseases.

18 § 4. Subsection (i) of section 3216 of the insurance law is amended by
19 adding a new paragraph 40 to read as follows:

20 (40) Every insurer issuing a policy of accident and health insurance
21 for delivery in this state shall provide coverage for all costs for
22 treatment of Lyme disease (Lyme borreliosis) and other tick-borne

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

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1 diseases. Such treatment may include intravenous antibiotic therapy,
2 oral antibiotic therapy, or any other treatment, or any combination of
3 treatments, provided such treatment is recommended by a physician
4 licensed to practice medicine in the state of New York.

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

7 (24) Every group or blanket policy delivered or issued for delivery in
8 this state which provides hospital, surgical or medical coverage shall
9 provide coverage for all costs for treatment of Lyme disease (Lyme
10 borreliosis) and other tick-borne diseases. Such treatment may include
11 intravenous antibiotic therapy, oral antibiotic therapy, or any other
12 treatment, or any combination of treatments, provided such treatment is
13 recommended by a physician licensed to practice medicine in the state of
14 New York.

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

17 (ww) Every medical expense indemnity corporation, hospital service
18 corporation and health service corporation which provides coverage for
19 medical, surgical or major medical care shall provide coverage for all
20 costs for treatment of Lyme disease (Lyme borreliosis) and other tick-
21 borne diseases. Such treatment may include intravenous antibiotic thera-
22 py, oral antibiotic therapy, or any other treatment, or any combination
23 of treatments, provided such treatment is recommended by a physician
24 licensed to practice medicine in the state of New York.

25 § 7. This act shall take effect on the one hundred twentieth day after
26 it shall have become a law. Effective immediately, the addition, amend-
27 ment and/or repeal of any rule or regulation necessary for the implemen-
28 tation of this act on its effective date are authorized to be made and
29 completed on or before such effective date.