STATE OF NEW YORK

774

2025-2026 Regular Sessions

IN SENATE

(Prefiled)

January 8, 2025

Introduced by Sen. STAVISKY -- read twice and ordered printed, and when printed to be committed to the Committee on Rules

AN ACT to amend the insurance law, in relation to requiring certain large group health insurance policies and contracts to cover scalp cooling systems for the preservation of hair during cancer chemotherapy treatment; to amend a chapter of the laws of 2024 amending the insurance law relating to providing health insurance coverage for scalp cooling systems for the preservation of hair during cancer chemotherapy treatment, as proposed in legislative bills numbers S. 2063-A and A. 38-A, in relation to the effectiveness thereof; and to repeal certain provisions of the insurance law relating thereto

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

Section 1. Paragraph 12-b of subsection (i) of section 3216 of the insurance law, as added by a chapter of the laws of 2024 amending the insurance law relating to providing health insurance coverage for scalp cooling systems for the preservation of hair during cancer chemotherapy treatment, as proposed in legislative bills numbers S. 2063-A and A. 38-A, is REPEALED.

§ 2. Subparagraph (A) of paragraph (12-b) of subsection (l) of section 3221 of the insurance law, as added by a chapter of the laws of 2024 amending the insurance law relating to providing health insurance coverage for scalp cooling systems for the preservation of hair during cancer chemotherapy treatment, as proposed in legislative bills numbers S. 2063-A and A. 38-A, is amended to read as follows:

(A) Every **large group** policy delivered or issued for delivery in this state that provides medical, major medical, or similar comprehensive-type coverage and provides coverage cancer chemotherapy treatment shall provide coverage for scalp cooling systems used in connection with cancer chemotherapy treatment. Coverage provided under this paragraph

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

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may be subject to annual deductibles and coinsurance, including copayments, as may be deemed appropriate by the superintendent and as are consistent with those established for other benefits within a given policy.

§ 3. Paragraph (1) of subsection (q-2) of section 4303 of the insurance law, as added by a chapter of the laws of 2024 amending the insurance law relating to providing health insurance coverage for scalp cooling systems for the preservation of hair during cancer chemotherapy treatment, as proposed in legislative bills numbers S. 2063-A and A. 38-A, is amended to read as follows:

(1) Every [~~policy~~] large group contract delivered or issued for delivery in this state that provides medical, major medical, or similar comprehensive-type coverage and provides coverage for cancer chemotherapy treatment shall provide coverage for scalp cooling systems used in connection with cancer chemotherapy treatment. Coverage provided under this subsection may be subject to annual deductibles and coinsurance, including copayments, as may be deemed appropriate by the superintendent and as are consistent with those established for other benefits within a given [~~policy~~] contract.

§ 4. Section 4 of a chapter of the laws of 2024 amending the insurance law relating to providing health insurance coverage for scalp cooling systems for the preservation of hair during cancer chemotherapy treatment, as proposed in legislative bills numbers S. 2063-A and A. 38-A, is amended to read as follows:

§ 4. This act shall take effect January 1, 2026 and shall apply to any large group policy or contract issued, renewed, modified, altered, or amended on or after such date.

§ 5. This act shall take effect on the same date and in the same manner as a chapter of the laws of 2024 amending the insurance law relating to providing health insurance coverage for scalp cooling systems for the preservation of hair during cancer chemotherapy treatment, as proposed in legislative bills numbers S. 2063-A and A. 38-A, takes effect.