

STATE OF NEW YORK

9992

IN SENATE

April 21, 2026

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

AN ACT to amend the insurance law, in relation to requiring API to facilitate patient and provider access to health information for enrollees and contract providers

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

1 Section 1. The insurance law is amended by adding a new section 112 to
2 read as follows:

3 § 112. Information for enrollees and contracted providers. (a)
4 Commencing January first, two thousand twenty-seven, to facilitate
5 patient and provider access to health information, any health care
6 insurance company authorized in this state to write health insurance
7 shall establish and maintain the following application programming
8 interfaces (API) for the benefit of enrollees and contracted providers,
9 as applicable:

10 (1) Patient access API;

11 (2) Provider directory API; and

12 (3) Payer-to-payer exchange API.

13 (b) In addition to the API described in subsection (a) of this
14 section, the department may require any health care insurance companies
15 authorized to write health insurance to establish and maintain the
16 following API, if and when final rules are published by the federal
17 government:

18 (1) Provider access API; and

19 (2) Prior authorization support API.

20 (c) The API described in subsection (b) of this section shall be in
21 accordance with standards published in a final rule issued by the feder-
22 al Centers for Medicare and Medicaid Services and published in the
23 Federal Register, and shall align with federal effective dates, includ-
24 ing enforcement delays and suspensions, issued by the federal Centers
25 for Medicare and Medicaid Services.

26 (d) For purposes of this section:

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

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1 (1) "Application Programming Interface" or "API" means a set of rules
2 or protocols that allows different software applications to communicate
3 with each other, exchanging data and functionality, and acts as a stand-
4 ardized way for programs to interact and share information with one
5 another.

6 (2) "Patient access API" means a secure and public-facing API to make
7 patient membership, coverages, claims, clinical and prescription drug
8 formulary information available. This API requires authentication for
9 any user.

10 (3) "Provider directory API" means a secure and public facing API to
11 make provider information available.

12 (4) "Payer-to-Payer exchange API" means a secure and public facing API
13 to exchange patient data when a patient moves between payers to ensure
14 continued access to their health data and support continuity of care
15 between payers.

16 § 2. This act shall take effect immediately.