STATE OF NEW YORK

3942--B

2021-2022 Regular Sessions

IN SENATE

February 1, 2021

Introduced by Sens. KENNEDY, MANNION, MAY -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee -- recommitted to the Committee on Insurance in accordance with Senate Rule 6, sec. 8 -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the insurance law, in relation to insurance coverage of comprehensive annual medical examinations for 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 36 to read as follows:

(36)(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 firefighters. Such comprehensive annual medical exam coverage shall include:

(i) a detailed symptom health history including headaches, skin rashes, intestinal or respiratory symptoms, weakness, and cognitive dysfunction;

(ii) an in person physical exam including cardiovascular, skin, thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurological, musculoskeletal, breast and testes, as applicable, examination;

(iii) vital signs and body measures tested and recorded including blood pressure, oxygen saturation, heart and respiratory rate, weight, height and body fat percentage;

(iv) laboratory assessments including:

a. comprehensive metabolic panel, complete blood count with differential, lipid panel, thyroid stimulating hormone, high-sensitivity c-reactive protein, and hemoglobin A1c blood tests; and

b. urinalysis for pH, glucose, ketones, protein, blood and bilirubin, and microscopic assessment for white blood cells, red blood cells, white blood cell casts, red blood cell casts, and crystals;

(v) spirometry;

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

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(vi) 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; and

(vii) a stress electrocardiogram with maximal oxygen uptake calculated.

(B) Notwithstanding the requirements for comprehensive annual medical exam coverage pursuant to subparagraph (A) of this paragraph, such coverage shall additionally include a chest x-ray every five years and any additional testing determined necessary by the commissioner of health.

(C) An insured shall identify his or her profession as a firefighter and years of service to his or her primary care provider to receive such comprehensive annual medical examination pursuant to this paragraph.

(D) As used in this paragraph the term "firefighter" means any firefighter regularly employed by a fire department of any municipality in the state.

§ 2. Subsection (l) of section 3221 of the insurance law is amended by adding a new paragraph 21 to read as follows:

(21)(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 firefighters. Such comprehensive annual medical exam coverage shall include:

(i) a detailed symptom health history including headaches, skin rashes, intestinal or respiratory symptoms, weakness, and cognitive dysfunction;

(ii) an in person physical exam including cardiovascular, skin, thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurological, musculoskeletal, breast and testes, as applicable, examination;

(iii) vital signs and body measures tested and recorded including blood pressure, oxygen saturation, heart and respiratory rate, weight, height and body fat percentage;

(iv) laboratory assessments including:

a. comprehensive metabolic panel, complete blood count with differential, lipid panel, thyroid stimulating hormone, high-sensitivity c-reactive protein, and hemoglobin A1c blood tests; and

b. urinalysis for pH, glucose, ketones, protein, blood and bilirubin, and microscopic assessment for white blood cells, red blood cells, white blood cell casts, red blood cell casts, and crystals;

(v) spirometry;

(vi) 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; and

(vii) a stress electrocardiogram with maximal oxygen uptake calculated.

(B) Notwithstanding the requirements for comprehensive annual medical exam coverage pursuant to subparagraph (A) of this paragraph, such coverage shall additionally include a chest x-ray every five years and any additional testing determined necessary by the commissioner of health.

(C) An insured shall identify his or her profession as a firefighter and years of service to his or her primary care provider to receive such comprehensive annual medical examination pursuant to this paragraph.

(D) As used in this paragraph the term "firefighter" means any firefighter regularly employed by a fire department of any municipality in the state.

§ 3. Section 4303 of the insurance law is amended by adding a new subsection (l-2) to read as follows:

(l-2)(A) Every contract which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for comprehensive annual medical exams for insured individuals who are firefighters. Such comprehensive annual medical exam coverage shall include:

(i) a detailed symptom health history including headaches, skin rashes, intestinal or respiratory symptoms, weakness, and cognitive dysfunction;

(ii) an in person physical exam including cardiovascular, skin, thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurological, musculoskeletal, breast and testes, as applicable, examination;

(iii) vital signs and body measures tested and recorded including blood pressure, oxygen saturation, heart and respiratory rate, weight, height and body fat percentage;

(iv) laboratory assessments including:

a. comprehensive metabolic panel, complete blood count with differential, lipid panel, thyroid stimulating hormone, high-sensitivity c-reactive protein, and hemoglobin A1c blood tests; and

b. urinalysis for pH, glucose, ketones, protein, blood and bilirubin, and microscopic assessment for white blood cells, red blood cells, white blood cell casts, red blood cell casts, and crystals;

(v) spirometry;

(vi) 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; and

(vii) a stress electrocardiogram with maximal oxygen uptake calculated.

(B) Notwithstanding the requirements for comprehensive annual medical exam coverage pursuant to paragraph (A) of this subsection, such coverage shall additionally include a chest x-ray every five years and any additional testing determined necessary by the commissioner of health.

(C) An insured shall identify his or her profession as a firefighter and years of service to his or her primary care provider to receive such comprehensive annual medical examination pursuant to this subsection.

(D) As used in this subsection the term "firefighter" means any firefighter regularly employed by a fire department of any municipality in the state.

§ 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.