

STATE OF NEW YORK

38--A

2023-2024 Regular Sessions

IN ASSEMBLY

(Prefiled)

January 4, 2023

Introduced by M. of A. L. ROSENTHAL, SEAWRIGHT, RAGA, BORES, WEPRIN -- read once and referred to the Committee on Insurance -- recommitted to the Committee on Insurance in accordance with Assembly Rule 3, sec. 2 -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the insurance law, in relation to providing health insurance coverage for scalp cooling systems for the preservation of hair during cancer chemotherapy treatment

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

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 12-b to read as follows:

3 (12-b) (A) Every policy delivered or issued for delivery in this state
4 that provides medical, major medical, or similar comprehensive-type
5 coverage and provides coverage cancer chemotherapy treatment shall
6 provide coverage for scalp cooling systems used in connection with
7 cancer chemotherapy treatment. Coverage provided under this paragraph
8 may be subject to annual deductibles and coinsurance, including copay-
9 ments, as may be deemed appropriate by the superintendent and as are
10 consistent with those established for other benefits within a given
11 policy.

12 (B) For the purposes of this paragraph, "scalp cooling system" means
13 any device used to cool the human scalp to prevent or reduce hair loss
14 during cancer chemotherapy treatment, provided that such device is
15 designed and intended for repeated use and is primarily and customarily
16 used to serve a medical purpose.

17 § 2. Subsection (1) of section 3221 of the insurance law is amended by
18 adding a new paragraph 12-b to read as follows:

19 (12-b) (A) Every policy delivered or issued for delivery in this state
20 that provides medical, major medical, or similar comprehensive-type

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

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1 coverage and provides coverage for cancer chemotherapy treatment shall
2 provide coverage for scalp cooling systems used in connection with
3 cancer chemotherapy treatment. Coverage provided under this paragraph
4 may be subject to annual deductibles and coinsurance, including copay-
5 ments, as may be deemed appropriate by the superintendent and as are
6 consistent with those established for other benefits within a given
7 policy.

8 (B) For the purposes of this paragraph, "scalp cooling system" means
9 any device used to cool the human scalp to prevent or reduce hair loss
10 during cancer chemotherapy treatment, provided that such device is
11 designed and intended for repeated use and is primarily and customarily
12 used to serve a medical purpose.

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

15 (q-2) (1) Every policy delivered or issued for delivery in this state
16 that provides medical, major medical, or similar comprehensive-type
17 coverage and provides coverage for cancer chemotherapy treatment shall
18 provide coverage for scalp cooling systems used in connection with
19 cancer chemotherapy treatment. Coverage provided under this subsection
20 may be subject to annual deductibles and coinsurance, including copay-
21 ments, as may be deemed appropriate by the superintendent and as are
22 consistent with those established for other benefits within a given
23 policy.

24 (2) For the purposes of this subsection, "scalp cooling system" means
25 any device used to cool the human scalp to prevent or reduce hair loss
26 during cancer chemotherapy treatment, provided that such device is
27 designed and intended for repeated use and is primarily and customarily
28 used to serve a medical purpose.

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