

STATE OF NEW YORK

6428

2023-2024 Regular Sessions

IN SENATE

April 19, 2023

Introduced by Sens. KENNEDY, MANNION, MAY -- 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 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:

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 39 to read as follows:

3 (39)(A) Every policy which provides medical, major medical, or similar
4 comprehensive-type coverage shall provide coverage for comprehensive
5 annual medical exams for insured individuals who are firefighters. Such
6 comprehensive annual medical exam coverage shall include:

7 (i) a detailed symptom health history including headaches, skin rash-
8 es, intestinal or respiratory symptoms, weakness, and cognitive dysfunc-
9 tion;

10 (ii) an in person physical exam including cardiovascular, skin,
11 thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurologi-
12 cal, musculoskeletal, breast and testes, as applicable, examination;

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

16 (iv) laboratory assessments including:

17 a. comprehensive metabolic panel, complete blood count with differen-
18 tial, lipid panel, thyroid stimulating hormone, high-sensitivity c-reac-
19 tive protein, and hemoglobin A1c blood tests; and

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

23 (v) spirometry;

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

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1 (vi) cancer screening, including, digital rectal exam for individuals
2 with prostate-specific antigen, cervical exam with Pap test, breast
3 exam, respirator fit test, colonoscopies beginning at forty-five years
4 of age or earlier depending on family history, mammograms beginning at
5 age forty or earlier depending on family history, and low dose computed
6 tomography depending on age, smoking history, forced expiratory volume
7 (FEV1), family history of lung cancer, obstructive lung disease and
8 history of pneumonia; and

9 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-
10 lated.

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

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

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

22 § 2. Subsection (1) of section 3221 of the insurance law is amended by
23 adding a new paragraph 22 to read as follows:

24 (22)(A) Every policy which provides medical, major medical, or similar
25 comprehensive-type coverage shall provide coverage for comprehensive
26 annual medical exams for insured individuals who are firefighters. Such
27 comprehensive annual medical exam coverage shall include:

28 (i) a detailed symptom health history including headaches, skin rash-
29 es, intestinal or respiratory symptoms, weakness, and cognitive dysfunc-
30 tion;

31 (ii) an in person physical exam including cardiovascular, skin,
32 thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurologi-
33 cal, musculoskeletal, breast and testes, as applicable, examination;

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

37 (iv) laboratory assessments including:

38 a. comprehensive metabolic panel, complete blood count with differen-
39 tial, lipid panel, thyroid stimulating hormone, high-sensitivity c-reac-
40 tive protein, and hemoglobin A1c blood tests; and

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

44 (v) spirometry;

45 (vi) cancer screening, including, digital rectal exam for individuals
46 with prostate-specific antigen, cervical exam with Pap test, breast
47 exam, respirator fit test, colonoscopies beginning at forty-five years
48 of age or earlier depending on family history, mammograms beginning at
49 age forty or earlier depending on family history, and low dose computed
50 tomography depending on age, smoking history, forced expiratory volume
51 (FEV1), family history of lung cancer, obstructive lung disease and
52 history of pneumonia; and

53 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-
54 lated.

55 (B) Notwithstanding the requirements for comprehensive annual medical
56 exam coverage pursuant to subparagraph (A) of this paragraph, such

1 coverage shall additionally include a chest x-ray every five years and
2 any additional testing determined necessary by the commissioner of
3 health.

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

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

10 § 3. Section 4303 of the insurance law is amended by adding a new
11 subsection (1-3) to read as follows:

12 (1-3)(A) Every contract which provides medical, major medical, or
13 similar comprehensive-type coverage shall provide coverage for compre-
14 hensive annual medical exams for insured individuals who are firefight-
15 ers. Such comprehensive annual medical exam coverage shall include:

16 (i) a detailed symptom health history including headaches, skin rash-
17 es, intestinal or respiratory symptoms, weakness, and cognitive dysfunc-
18 tion;

19 (ii) an in person physical exam including cardiovascular, skin,
20 thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurologi-
21 cal, musculoskeletal, breast and testes, as applicable, examination;

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

25 (iv) laboratory assessments including:

26 a. comprehensive metabolic panel, complete blood count with differen-
27 tial, lipid panel, thyroid stimulating hormone, high-sensitivity c-reac-
28 tive protein, and hemoglobin A1c blood tests; and

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

32 (v) spirometry;

33 (vi) cancer screening, including, digital rectal exam for individuals
34 with prostate-specific antigen, cervical exam with Pap test, breast
35 exam, respirator fit test, colonoscopies beginning at forty-five years
36 of age or earlier depending on family history, mammograms beginning at
37 age forty or earlier depending on family history, and low dose computed
38 tomography depending on age, smoking history, forced expiratory volume
39 (FEV1), family history of lung cancer, obstructive lung disease and
40 history of pneumonia; and

41 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-
42 lated.

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

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

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

53 § 4. This act shall take effect immediately and shall apply to poli-
54 cies and contracts issued, renewed, modified, altered or amended on and
55 after such date.