STATE OF NEW YORK

8553

IN SENATE

February 13, 2024

Introduced by Sen. ADDABBO -- 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 mandatory health insurance coverage for lung cancer screening

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 39 to read as follows:

(39) (A) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for follow-up diagnostic imaging to assist in the diagnosis of lung cancer when such imaging is recommended by a health care provider acting within the provider's scope of practice pursuant to title eight of the education law.

(B) Such coverage required pursuant to this paragraph shall include, but not be limited to, diagnostic ultrasounds, magnetic resonance imaging, computed tomography and image-guided biopsies.

(C) Notwithstanding any other provision of law, any policy that provides coverage required by this paragraph shall not impose a copayment, coinsurance or deductible requirement on coverage for lung cancer screening and diagnosis that is greater than the copay, coinsurance or deductible requirement for breast cancer screening and diagnosis.

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

(22) (A) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for follow-up diagnostic imaging to assist in the diagnosis of lung cancer when such imaging is recommended by a health care provider acting within the provider's scope of practice pursuant to title eight of the education law.

(B) Such coverage required pursuant to this paragraph shall include, but not be limited to, diagnostic ultrasounds, magnetic resonance imaging, computed tomography and image-guided biopsies.

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

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(C) Notwithstanding any other provision of law, any policy that provides coverage required by this paragraph shall not impose a copayment, coinsurance or deductible requirement on coverage for lung cancer screening and diagnosis that is greater than the copay, coinsurance or deductible requirement for breast cancer screening and diagnosis.

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

(vv) (1) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for follow-up diagnostic imaging to assist in the diagnosis of lung cancer when such imaging is recommended by a health care provider acting within the provider's scope of practice pursuant to title eight of the education law.

(2) Such coverage required pursuant to this subsection shall include, but not be limited to, diagnostic ultrasounds, magnetic resonance imaging, computed tomography and image-guided biopsies.

(3) Notwithstanding any other provision of law, any policy that provides coverage required by this subsection shall not impose a copayment, coinsurance or deductible requirement on coverage for lung cancer screening and diagnosis that is greater than the copay, coinsurance or deductible requirement for breast cancer screening and diagnosis.

§ 4. This act shall take effect on the ninetieth day after it shall have become a law and shall apply to policies and contracts issued, renewed, modified, altered or amended on or after such effective date.