

# STATE OF NEW YORK

9431

## IN SENATE

May 15, 2024

Introduced by Sen. WEBB -- 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 Alc 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;

24 (vi) cancer screening, including, digital rectal exam for individuals  
25 with prostate-specific antigen, cervical exam with Pap test, breast  
26 exam, respirator fit test, colonoscopies beginning at forty-five years  
27 of age or earlier depending on family history, mammograms beginning at  
28 age forty or earlier depending on family history, and low dose computed

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

LBD05695-01-3

1 tomography depending on age, smoking history, forced expiratory volume  
2 (FEV1), family history of lung cancer, obstructive lung disease and  
3 history of pneumonia; and

4 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-  
5 lated.

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

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

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

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

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

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

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

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

32 (iv) laboratory assessments including:

33 a. comprehensive metabolic panel, complete blood count with differen-  
34 tial, lipid panel, thyroid stimulating hormone, high-sensitivity c-react-  
35 ive protein, and hemoglobin Alc blood tests; and

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

39 (v) spirometry;

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

48 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-  
49 lated.

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

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

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

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

9 (1-3)(A) Every contract which provides medical, major medical, or  
10 similar comprehensive-type coverage shall provide coverage for compre-  
11 hensive annual medical exams for insured individuals who are firefight-  
12 ers. Such comprehensive annual medical exam coverage shall include:

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

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

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

22 (iv) laboratory assessments including:

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

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

29 (v) spirometry;

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

38 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-  
39 lated.

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

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

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

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