STATE OF NEW YORK

10788

IN ASSEMBLY

April 1, 2026

Introduced by M. of A. MOLITOR -- read once and referred to the Committee on Insurance

AN ACT directing the superintendent of financial services to conduct a study on health insurance coverage requirements

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

Section 1. (a) The superintendent of financial services is hereby authorized and directed to conduct a comprehensive study on mandatory health insurance coverage benefits within the state as compared to other states. The superintendent of financial services shall:

(i) compare health insurance benefits required by New York state law to such benefits required by other states and determine which benefits the state requires which are not required by the majority of other states.

(ii) in cooperation with the state comptroller, determine the fiscal impacts on the state and its residents if the state removed the requirements for benefits determined to not be required by the majority of other states.

(iii) in cooperation with the commissioner of health, determine the health impacts on New York residents if the state removed the requirements for benefits determined to not be required by the majority of other states.

(b) The superintendent of financial services shall issue a report on its findings from the study and any recommendations for proposed legislation to the speaker of the assembly, the minority leader of the assembly, the temporary president of the senate, the minority leader of the senate, and the governor within two years of the effective date of this section.

§ 2. This act shall take effect immediately.

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

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