STATE OF NEW YORK

11627

IN ASSEMBLY

July 29, 2026

Introduced by COMMITTEE ON RULES -- (at request of M. of A. Paulin, Jensen) -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to coverage for the treatment of ameloblastoma

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 42 to read as follows:

(42) (A) Every policy which provides physician services, medical, major medical or similar comprehensive-type coverage shall provide coverage for medically necessary services for the treatment of ameloblastoma, which shall include but not be limited to dental implants and implant-related services for insureds who have experienced tooth loss or removal as part of treatment for ameloblastoma.

(B) Every policy which provides coverage or reimbursement for dental services shall provide coverage or reimbursement for medically necessary dental services for the treatment of ameloblastoma, which shall include but not be limited to dental implants and implant-related services for insureds who have experienced tooth loss or removal as part of treatment for ameloblastoma.

(C) Nothing in this paragraph shall be construed to prevent coverage for those who have been diagnosed with ameloblastoma prior to the enactment of this paragraph and are seeking dental implants and implant-related services due to tooth loss or removal caused by ameloblastoma.

§ 2. Subsection (l) of section 3221 of the insurance law is amended by adding a new paragraph 24 to read as follows:

(24) (A) Every group or blanket policy delivered or issued for delivery in this state which provides major medical or similar comprehensive-type coverage shall provide coverage for medically necessary services for the treatment of ameloblastoma, which shall include but not be limited to dental implants and implant-related services for insureds who have experienced tooth loss or removal as part of treatment for ameloblastoma.

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

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(B) Every group or blanket policy delivered or issued for delivery in this state which provides coverage or reimbursement for dental services shall provide coverage or reimbursement for medically necessary dental services for the treatment of ameloblastoma, which shall include but not be limited to dental implants and implant-related services for insureds who have experienced tooth loss or removal as part of treatment for ameloblastoma.

(C) Nothing in this paragraph shall be construed to prevent coverage for those who have been diagnosed with ameloblastoma prior to the enactment of this paragraph and are seeking dental implants and implant-related services due to tooth loss or removal caused by ameloblastoma.

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

(yy) (1) Every medical expense indemnity corporation, hospital service corporation and health service corporation which provides major medical or similar comprehensive-type coverage shall provide coverage for medically necessary services for the treatment of ameloblastoma, which shall include but not be limited to dental implants and implant-related services for insureds who have experienced tooth loss or removal as part of treatment for ameloblastoma.

(2) Every medical expense indemnity corporation, hospital service corporation and health service corporation which provides coverage or reimbursement for dental services shall provide coverage or reimbursement for medically necessary dental services for the treatment of ameloblastoma, which shall include but not be limited to dental implants and implant-related services for insureds who have experienced tooth loss or removal as part of treatment for ameloblastoma.

(3) Nothing in this subsection shall be construed to prevent coverage for those who have been diagnosed with ameloblastoma prior to the enactment of this subsection and are seeking dental implants and implant-related services due to tooth loss or removal caused by ameloblastoma.

§ 4. This act shall take effect immediately and shall apply to policies and contracts issued, renewed, modified, altered or amended on or after such effective date.