

STATE OF NEW YORK

419

2025-2026 Regular Sessions

IN ASSEMBLY

(Prefiled)

January 8, 2025

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

AN ACT to amend the insurance law, in relation to requiring certain
insurance policies to cover neuropsychological exams for dyslexia

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

1 Section 1. Paragraph 39 of subsection (i) of section 3216 of the
2 insurance law, as added by a chapter of the laws of 2024 amending the
3 insurance law relating to requiring certain insurance policies to cover
4 neuropsychological exams for dyslexia, as proposed in legislative bills
5 numbers S. 5481-A and A. 2898-A, is amended to read as follows:

6 [~~39~~] (40) (A) Every policy that provides coverage for physician
7 services, medical, major medical or similar comprehensive-type coverage
8 shall, upon the referral of a physician, provide coverage for [~~testing~~]
9 comprehensive neuropsychological examinations for [~~suspected~~]
10 when performed by a health care professional licensed, certified, or
11 authorized pursuant to title eight of the education law and acting with-
12 in their scope of practice and in accordance with this paragraph and
13 shall not exclude coverage for the screening, diagnosis or treatment of
14 medical conditions otherwise covered by the policy.

15 (B) [~~Coverage shall include comprehensive neuropsychological examina-~~
16 ~~tions for the purposes of diagnosing dyslexia and determining the~~
17 ~~psychological, emotional, and educational wellness needs of the individ-~~
18 ~~ual tested.] Nothing in this paragraph shall be construed to prevent the
19 medical management or utilization review of the services or prevent a
20 policy from requiring that services be provided through a network of
21 participating providers.~~

22 § 2. Subsection (u) of section 3221 of the insurance law, as added by
23 a chapter of the laws of 2024 amending the insurance law relating to
24 requiring certain insurance policies to cover neuropsychological exams

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

LBD02832-01-5

1 for dyslexia, as proposed in legislative bills numbers S. 5481-A and A.
2 2898-A, is amended to read as follows:

3 (u) (1) Every policy that provides coverage for physician services,
4 medical, major medical or similar comprehensive-type coverage shall,
5 upon the referral of a physician, provide coverage for [~~testing~~] compre-
6 hensive neuropsychological examinations for [~~suspected~~] dyslexia when
7 performed by a health care professional licensed, certified, or author-
8 ized pursuant to title eight of the education law and acting within
9 their scope of practice and in accordance with this subsection and shall
10 not exclude coverage for the screening, diagnosis or treatment of
11 medical conditions otherwise covered by the policy.

12 [~~Coverage shall include comprehensive neuropsychological examina-~~
13 ~~tions for the purposes of diagnosing dyslexia and determining the~~
14 ~~psychological, emotional, and educational wellness needs of the individ-~~
15 ~~ual tested.] Nothing in this subsection shall be construed to prevent
16 the medical management or utilization review of the services or prevent
17 a policy from requiring that services be provided through a network of
18 participating providers.~~

19 § 3. Subsection (vv) of section 4303 of the insurance law, as added by
20 a chapter of the laws of 2024 amending the insurance law relating to
21 requiring certain insurance policies to cover neuropsychological exams
22 for dyslexia, as proposed in legislative bills numbers S. 5481-A and A.
23 2898-A, is amended to read as follows:

24 (vv) (1) Every [~~policy~~] contract that provides coverage for physician
25 services, medical, major medical or similar comprehensive-type coverage
26 shall, upon the referral of a physician, provide coverage for [~~testing~~]
27 comprehensive neuropsychological examinations for [~~suspected~~] dyslexia
28 when performed by a health care professional licensed, certified, or
29 authorized pursuant to title eight of the education law and acting with-
30 in their scope of practice and in accordance with this subsection and
31 shall not exclude coverage for the screening, diagnosis or treatment of
32 medical conditions otherwise covered by the [~~policy~~] contract.

33 [~~Coverage shall include comprehensive neuropsychological examina-~~
34 ~~tions for the purposes of diagnosing dyslexia and determining the~~
35 ~~psychological, emotional, and educational wellness needs of the individ-~~
36 ~~ual tested.] Nothing in this subsection shall be construed to prevent
37 the medical management or utilization review of the services or prevent
38 a contract from requiring that services be provided through a network of
39 participating providers.~~

40 § 4. This act shall take effect on the same date and in the same
41 manner as a chapter of the laws of 2024 amending the insurance law
42 relating to requiring certain insurance policies to cover neuropsychological
43 exams for dyslexia, as proposed in legislative bills numbers S.
44 5481-A and A. 2898-A, takes effect.