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 Assembly, do enact as follows:

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

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

(B) [~~Coverage shall include comprehensive neuropsychological examinations for the purposes of diagnosing dyslexia and determining the psychological, emotional, and educational wellness needs of the individual tested.~~] **Nothing in this paragraph shall be construed to prevent the medical management or utilization review of the services or prevent a policy from requiring that services be provided through a network of participating providers.**

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

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

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

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

(2) [~~Coverage shall include comprehensive neuropsychological examinations for the purposes of diagnosing dyslexia and determining the psychological, emotional, and educational wellness needs of the individual tested.~~] Nothing in this subsection shall be construed to prevent the medical management or utilization review of the services or prevent a policy from requiring that services be provided through a network of participating providers.

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

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

(2) [~~Coverage shall include comprehensive neuropsychological examinations for the purposes of diagnosing dyslexia and determining the psychological, emotional, and educational wellness needs of the individual tested.~~] Nothing in this subsection shall be construed to prevent the medical management or utilization review of the services or prevent a contract from requiring that services be provided through a network of participating providers.

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