

STATE OF NEW YORK

7292

2025-2026 Regular Sessions

IN ASSEMBLY

March 25, 2025

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

AN ACT to amend the insurance law, in relation to notice by health maintenance organizations that a request for coverage of a particular treatment is denied

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

1 Section 1. The insurance law is amended by adding a new section 2601-a
2 to read as follows:

3 § 2601-a. Denial of coverage or treatment by a health maintenance
4 organization. Whenever a health maintenance organization, doing business
5 in this state, denies a claim for coverage of a particular procedure or
6 treatment because such procedure or treatment is not medically neces-
7 sary, the health maintenance organization shall inform the insured as to
8 those preferred procedure or treatment options which would be covered,
9 or provide the insured with a statement as to the past ineffectiveness
10 of the requested procedure or treatment.

11 § 2. This act shall take effect on the thirtieth day after it shall
12 have become a law.

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

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