

STATE OF NEW YORK

8755

2025-2026 Regular Sessions

IN ASSEMBLY

June 2, 2025

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

AN ACT to amend the insurance law, in relation to providing cancer
screening and treatment for retired volunteer firefighters

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

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 41 to read as follows:

3 (41) (A) Every policy which provides medical, major medical, or simi-
4 lar comprehensive-type coverage shall provide coverage for comprehensive
5 annual medical exams for insured individuals who are retired volunteer
6 firefighters. Such comprehensive annual exam shall include cancer
7 screening, including, digital rectal exam for individuals with pros-
8 tate-specific antigen, cervical exam with Pap test, breast exam, respi-
9 rator fit test, colonoscopies beginning at forty-five years of age or
10 earlier depending on family history, mammograms beginning at age forty
11 or earlier depending on family history, and low dose computed tomography
12 depending on age, smoking history, forced expiratory volume (FEV1),
13 family history of lung cancer, obstructive lung disease and history of
14 pneumonia.

15 (B) Every policy which provides medical, major medical, or similar
16 comprehensive-type coverage shall provide coverage for cancer treatment
17 for retired volunteer firefighters to include the costs of diagnosis,
18 cure, mitigation, treatment and prevention of cancer.

19 (C) For the purposes of this paragraph, "retired volunteer firefight-
20 er" shall mean a person who has been approved by the authorities in
21 control of a duly organized volunteer fire company or volunteer fire
22 department as an active volunteer firefighter of such fire company or
23 department and who is faithfully and actually performing service in the
24 protection of life and property from fire or other emergency, accident
25 or calamity in connection with which the services of such fire company

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

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1 or fire department are required and has retired with a minimum of twenty-
2 ty-five years of service and shall:

3 (i) be calculated as the cumulative total of all years served by a
4 volunteer firefighter, regardless of whether that service was rendered
5 at a single station or across multiple stations;

6 (ii) include the years of service accumulated by current volunteers
7 upon the effective date of this paragraph; and

8 (iii) apply retroactively to retired volunteer firefighters upon the
9 effective date of this paragraph.

10 § 2. Subsection (1) of section 3221 of the insurance law is amended by
11 adding a new paragraph 23 to read as follows:

12 (23) (A) Every policy which provides medical, major medical, or simi-
13 lar comprehensive-type coverage shall provide coverage for comprehensive
14 annual medical exams for insured individuals who are retired volunteer
15 firefighters. Such comprehensive annual exam shall include cancer
16 screening, including, digital rectal exam for individuals with pros-
17 tate-specific antigen, cervical exam with Pap test, breast exam, respi-
18 rator fit test, colonoscopies beginning at forty-five years of age or
19 earlier depending on family history, mammograms beginning at age forty
20 or earlier depending on family history, and low dose computed tomography
21 depending on age, smoking history, forced expiratory volume (FEV1),
22 family history of lung cancer, obstructive lung disease and history of
23 pneumonia.

24 (B) Every policy which provides medical, major medical, or similar
25 comprehensive-type coverage shall provide coverage for cancer treatment
26 for retired volunteer firefighters to include the costs of diagnosis,
27 cure, mitigation, treatment and prevention of cancer.

28 (C) For the purposes of this paragraph, "retired volunteer firefight-
29 er" shall mean a person who has been approved by the authorities in
30 control of a duly organized volunteer fire company or volunteer fire
31 department as an active volunteer firefighter of such fire company or
32 department and who is faithfully and actually performing service in the
33 protection of life and property from fire or other emergency, accident
34 or calamity in connection with which the services of such fire company
35 or fire department are required and has retired with a minimum of twen-
36 ty-five years of service and shall:

37 (i) be calculated as the cumulative total of all years served by a
38 volunteer firefighter, regardless of whether that service was rendered
39 at a single station or across multiple stations;

40 (ii) include the years of service accumulated by current volunteers
41 upon the effective date of this paragraph; and

42 (iii) apply retroactively to retired volunteer firefighters upon the
43 effective date of this paragraph.

44 § 3. Section 4303 of the insurance law is amended by adding a new
45 subsection (1-3) to read as follows:

46 (1-3) (A) Every policy which provides medical, major medical, or simi-
47 lar comprehensive-type coverage shall provide coverage for comprehensive
48 annual medical exams for insured individuals who are retired volunteer
49 firefighters. Such comprehensive annual exam shall include cancer
50 screening, including, digital rectal exam for individuals with pros-
51 tate-specific antigen, cervical exam with Pap test, breast exam, respi-
52 rator fit test, colonoscopies beginning at forty-five years of age or
53 earlier depending on family history, mammograms beginning at age forty
54 or earlier depending on family history, and low dose computed tomography
55 depending on age, smoking history, forced expiratory volume (FEV1),

1 family history of lung cancer, obstructive lung disease and history of
2 pneumonia.

3 (B) Every policy which provides medical, major medical, or similar
4 comprehensive-type coverage shall provide coverage for cancer treatment
5 for retired volunteer firefighters to include the costs of diagnosis,
6 cure, mitigation, treatment and prevention of cancer.

7 (C) For the purposes of this subsection, "retired volunteer firefight-
8 er" shall mean a person who has been approved by the authorities in
9 control of a duly organized volunteer fire company or volunteer fire
10 department as an active volunteer firefighter of such fire company or
11 department and who is faithfully and actually performing service in the
12 protection of life and property from fire or other emergency, accident
13 or calamity in connection with which the services of such fire company
14 or fire department are required and has retired with a minimum of twenty-
15 ty-five years of service and shall:

16 (i) be calculated as the cumulative total of all years served by a
17 volunteer firefighter, regardless of whether that service was rendered
18 at a single station or across multiple stations;

19 (ii) include the years of service accumulated by current volunteers
20 upon the effective date of this subsection; and

21 (iii) apply retroactively to retired volunteer firefighters upon the
22 effective date of this subsection.

23 § 4. This act shall take effect immediately and shall apply to poli-
24 cies and contracts issued, renewed, modified, altered or amended on and
25 after such date.