

STATE OF NEW YORK

9270

2025-2026 Regular Sessions

IN ASSEMBLY

November 21, 2025

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

AN ACT to amend the insurance law, in relation to extending dependent child coverage for certain individuals to age twenty-nine

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

1 Section 1. Item (iii) of subparagraph (A) of paragraph 4 of subsection
2 (a) of section 3216 of the insurance law, as amended by chapter 219 of
3 the laws of 2011, is amended and a new subparagraph (iv) is added to
4 read as follows:

5 (iii) Any married or unmarried child shall be considered a dependent
6 child until attaining age twenty-six without regard to financial depend-
7 ence, residency with the policyholder, student status, or employment,
8 for a policy of hospital, medical, surgical, or prescription drug
9 expense insurance[-]; or

10 (iv) Any unmarried child who is not eligible for employer-sponsored
11 health care, not enrolled in Medicare, and who lives, works or resides
12 in New York state or the service area of the insurer shall be considered
13 a dependent child until attaining age twenty-nine without regard to
14 financial dependence, residency with the policyholder, student status,
15 or employment, for a policy of hospital, medical, surgical, or
16 prescription drug expense insurance.

17 § 2. Clause (i) of subparagraph (A) of paragraph 1 of subsection (f)
18 of section 4235 of the insurance law, as amended by chapter 219 of the
19 laws of 2011, is amended and a new clause (i-a) is added to read as
20 follows:

21 (i) a policy of hospital, medical, surgical, or prescription drug
22 expense insurance that provides coverage for children shall provide such
23 coverage to a married or unmarried child until attainment of age twen-
24 ty-six, without regard to financial dependence, residency with the
25 employee or member, student status, or employment, except a policy that

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

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1 is a grandfathered health plan may, for plan years beginning before
2 January first, two thousand fourteen, exclude coverage of an adult child
3 under age twenty-six who is eligible to enroll in an employer-sponsored
4 health plan other than a group health plan of a parent. For purposes of
5 this ~~[item]~~ clause, "grandfathered health plan" means coverage provided
6 by an insurer in which an individual was enrolled on March twenty-third,
7 two thousand ten for as long as the coverage maintains grandfathered
8 status in accordance with section 1251(e) of the Affordable Care Act, 42
9 U.S.C. § 18011(e); ~~[and]~~

10 (i-a) a policy of hospital, medical, surgical, or prescription drug
11 expense insurance that provides coverage for children shall provide such
12 coverage to an unmarried child who is not eligible for employer-spon-
13 sored health care, not enrolled in Medicare, and who lives, works or
14 resides in New York state or the service area of the insurer until
15 attainment of age twenty-nine without regard to financial dependence,
16 residency with the employee or member, student status, or employment;
17 and

18 § 3. Item (i) of subparagraph (A) of paragraph 1 of subsection (d) of
19 section 4304 of the insurance law, as amended by chapter 219 of the laws
20 of 2011, is amended to read as follows:

21 (i) A "family contract" may provide coverage to any child or children
22 not over nineteen years of age, provided that an unmarried student at an
23 accredited institution of learning may be considered a dependent until
24 the child becomes twenty-three years of age, and provided also that the
25 coverage of any such "family contract" may include, at the option of the
26 corporation, any unmarried child until attaining age twenty-five.
27 However, a "family contract" of hospital, medical, surgical, or
28 prescription drug expense insurance that provides coverage for dependent
29 children shall provide such coverage to a married or unmarried child
30 until attainment of age twenty-six without regard to financial depend-
31 ence, residency with the contract holder, student status, or employment.
32 Provided further, however, a "family contract" of hospital, medical,
33 surgical, or prescription drug expense insurance that provides coverage
34 for dependent children shall provide such coverage to an unmarried child
35 who is not eligible for employer-sponsored health care, not enrolled in
36 Medicare, and who lives, works or resides in New York state or the
37 service area of the corporation until attainment of age twenty-nine
38 without regard to financial dependence, residency with the contract
39 holder, student status, or employment.

40 § 4. Item (i) of subparagraph (A) of paragraph 1 of subsection (c) of
41 section 4305 of the insurance law, as amended by chapter 219 of the laws
42 of 2011, is amended and a new item (i-a) is added to read as follows:

43 (i) a contract of hospital, medical, surgical, or prescription drug
44 expense insurance that provides coverage for children shall provide such
45 coverage to a married or unmarried child until attainment of age twen-
46 ty-six, without regard to financial dependence, residency with the
47 member, student status, or employment, except a contract that is a
48 grandfathered health plan may, for plan years beginning before January
49 first, two thousand fourteen, exclude coverage of an adult child under
50 age twenty-six who is eligible to enroll in an employer-sponsored health
51 plan other than a group health plan of a parent. For purposes of this
52 item, "grandfathered health plan" means coverage provided by a corpo-
53 ration in which an individual was enrolled on March twenty-third, two
54 thousand ten for as long as the coverage maintains grandfathered status
55 in accordance with section 1251(e) of the Affordable Care Act, 42 U.S.C.
56 § 18011(e); ~~[and]~~

1 (i-a) a contract of hospital, medical, surgical, or prescription drug
2 expense insurance that provides coverage for children shall provide such
3 coverage to an unmarried child who is not eligible for employer-spon-
4 sored health care, not enrolled in Medicare, and who lives, works or
5 resides in New York state or the service area of the corporation until
6 attainment of age twenty-nine without regard to financial dependence,
7 residency with the contract holder, student status, or employment; and

8 § 5. This act shall take effect immediately and shall apply to all
9 policies and contracts entered into, renewed, modified or amended on or
10 after such effective date.