

STATE OF NEW YORK

6295

2025-2026 Regular Sessions

IN SENATE

March 10, 2025

Introduced by Sen. SANDERS -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring health insurance plans to provide coverage for epi-pens for individuals 18 years old and younger

The People of the State of New York, represented in Senate and Assembly, 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) Every insurer issuing a policy of accident and health insurance
4 delivered or issued for delivery in this state shall make available and,
5 if requested by the insured, provide coverage of medically necessary
6 epinephrine auto-injector devices for any insured individual who is
7 eighteen years old or younger. For the purposes of this paragraph,
8 "epinephrine auto-injector device" shall have the same meaning as
9 provided in paragraph (b) of subdivision one of section three thousand-c
10 of the public health law.

11 § 2. Subsection (k) of section 3221 of the insurance law is amended by
12 adding a new paragraph 24 to read as follows:

13 (24) Every group or blanket policy of accident and health insurance
14 delivered or issued for delivery in this state which provides hospital,
15 surgical or medical coverage shall make available and, if requested by
16 the insured, provide coverage of medically necessary epinephrine auto-
17 injector devices for any insured individual who is eighteen years old or
18 younger. For the purposes of this paragraph, "epinephrine auto-injector
19 device" shall have the same meaning as provided in paragraph (b) of
20 subdivision one of section three thousand-c of the public health law.

21 § 3. Section 4303 of the insurance law is amended by adding a new
22 subsection (ww) to read as follows:

23 (ww) Every medical expense indemnity corporation, hospital service
24 corporation and health service corporation which provides coverage for

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

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1 medical, surgical or major medical care shall make available and, if
2 requested by the covered person, provide coverage of medically necessary
3 epinephrine auto-injector devices for any insured individual who is
4 eighteen years old or younger. For the purposes of this subsection,
5 "epinephrine auto-injector device" shall have the same meaning as
6 provided in paragraph (b) of subdivision one of section three thousand-c
7 of the public health law.

8 § 4. This act shall take effect on the ninetieth day after it shall
9 have become a law, and shall apply to any contract or renewal or exten-
10 sion of contract dated after this act shall have become a law.