

STATE OF NEW YORK

6749

2025-2026 Regular Sessions

IN SENATE

March 21, 2025

Introduced by Sens. WEBB, GALLIVAN, MAY -- 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 insurance coverage of comprehensive annual medical examinations for firefighters

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 40 to read as follows:

3 (40)(A) Every policy which provides medical, major medical, or similar
4 comprehensive-type coverage shall provide coverage for comprehensive
5 annual medical exams for insured individuals who are firefighters. Such
6 comprehensive annual medical exam coverage shall include:

7 (i) a detailed symptom health history including headaches, skin rash-
8 es, intestinal or respiratory symptoms, weakness, and cognitive dysfunc-
9 tion;

10 (ii) an in person physical exam including cardiovascular, skin,
11 thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurologi-
12 cal, musculoskeletal, breast and testes, as applicable, examination;

13 (iii) vital signs and body measures tested and recorded including
14 blood pressure, oxygen saturation, heart and respiratory rate, weight,
15 height and body fat percentage;

16 (iv) laboratory assessments including:

17 a. comprehensive metabolic panel, complete blood count with differen-
18 tial, lipid panel, thyroid stimulating hormone, high-sensitivity c-reac-
19 tive protein, and hemoglobin A1c blood tests; and

20 b. urinalysis for pH, glucose, ketones, protein, blood and bilirubin,
21 and microscopic assessment for white blood cells, red blood cells, white
22 blood cell casts, red blood cell casts, and crystals;

23 (v) spirometry;

24 (vi) cancer screening, including, digital rectal exam for individuals
25 with prostate-specific antigen, cervical exam with Pap test, breast

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

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1 exam, respirator fit test, colonoscopies beginning at forty-five years
2 of age or earlier depending on family history, mammograms beginning at
3 age forty or earlier depending on family history, and low dose computed
4 tomography depending on age, smoking history, forced expiratory volume
5 (FEV1), family history of lung cancer, obstructive lung disease and
6 history of pneumonia; and

7 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-
8 lated.

9 (B) Notwithstanding the requirements for comprehensive annual medical
10 exam coverage pursuant to subparagraph (A) of this paragraph, such
11 coverage shall additionally include a chest x-ray every five years and
12 any additional testing determined necessary by the commissioner of
13 health.

14 (C) An insured shall identify their profession as a firefighter and
15 years of service to their primary care provider to receive such compre-
16 hensive annual medical examination pursuant to this paragraph.

17 (D) As used in this paragraph the term "firefighter" means any fire-
18 fighter regularly employed by a fire department of any municipality in
19 the state.

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

22 (23)(A) Every policy which provides medical, major medical, or similar
23 comprehensive-type coverage shall provide coverage for comprehensive
24 annual medical exams for insured individuals who are firefighters. Such
25 comprehensive annual medical exam coverage shall include:

26 (i) a detailed symptom health history including headaches, skin rash-
27 es, intestinal or respiratory symptoms, weakness, and cognitive dysfunc-
28 tion;

29 (ii) an in person physical exam including cardiovascular, skin,
30 thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurologi-
31 cal, musculoskeletal, breast and testes, as applicable, examination;

32 (iii) vital signs and body measures tested and recorded including
33 blood pressure, oxygen saturation, heart and respiratory rate, weight,
34 height and body fat percentage;

35 (iv) laboratory assessments including:

36 a. comprehensive metabolic panel, complete blood count with differen-
37 tial, lipid panel, thyroid stimulating hormone, high-sensitivity c-react-
38 ive protein, and hemoglobin A1c blood tests; and

39 b. urinalysis for pH, glucose, ketones, protein, blood and bilirubin,
40 and microscopic assessment for white blood cells, red blood cells, white
41 blood cell casts, red blood cell casts, and crystals;

42 (v) spirometry;

43 (vi) cancer screening, including, digital rectal exam for individuals
44 with prostate-specific antigen, cervical exam with Pap test, breast
45 exam, respirator fit test, colonoscopies beginning at forty-five years
46 of age or earlier depending on family history, mammograms beginning at
47 age forty or earlier depending on family history, and low dose computed
48 tomography depending on age, smoking history, forced expiratory volume
49 (FEV1), family history of lung cancer, obstructive lung disease and
50 history of pneumonia; and

51 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-
52 lated.

53 (B) Notwithstanding the requirements for comprehensive annual medical
54 exam coverage pursuant to subparagraph (A) of this paragraph, such
55 coverage shall additionally include a chest x-ray every five years and

1 any additional testing determined necessary by the commissioner of
2 health.

3 (C) An insured shall identify their profession as a firefighter and
4 years of service to their primary care provider to receive such compre-
5 hensive annual medical examination pursuant to this paragraph.

6 (D) As used in this paragraph the term "firefighter" means any fire-
7 fighter regularly employed by a fire department of any municipality in
8 the state.

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

11 (1-3)(A) Every contract which provides medical, major medical, or
12 similar comprehensive-type coverage shall provide coverage for compre-
13 hensive annual medical exams for insured individuals who are firefight-
14 ers. Such comprehensive annual medical exam coverage shall include:

15 (i) a detailed symptom health history including headaches, skin rash-
16 es, intestinal or respiratory symptoms, weakness, and cognitive dysfunc-
17 tion;

18 (ii) an in person physical exam including cardiovascular, skin,
19 thyroid, mouth, pulmonary, intestinal, urinary, lymph node, neurologi-
20 cal, musculoskeletal, breast and testes, as applicable, examination;

21 (iii) vital signs and body measures tested and recorded including
22 blood pressure, oxygen saturation, heart and respiratory rate, weight,
23 height and body fat percentage;

24 (iv) laboratory assessments including:

25 a. comprehensive metabolic panel, complete blood count with differen-
26 tial, lipid panel, thyroid stimulating hormone, high-sensitivity c-react-
27 ive protein, and hemoglobin A1c blood tests; and

28 b. urinalysis for pH, glucose, ketones, protein, blood and bilirubin,
29 and microscopic assessment for white blood cells, red blood cells, white
30 blood cell casts, red blood cell casts, and crystals;

31 (v) spirometry;

32 (vi) cancer screening, including, digital rectal exam for individuals
33 with prostate-specific antigen, cervical exam with Pap test, breast
34 exam, respirator fit test, colonoscopies beginning at forty-five years
35 of age or earlier depending on family history, mammograms beginning at
36 age forty or earlier depending on family history, and low dose computed
37 tomography depending on age, smoking history, forced expiratory volume
38 (FEV1), family history of lung cancer, obstructive lung disease and
39 history of pneumonia; and

40 (vii) a stress electrocardiogram with maximal oxygen uptake calcu-
41 lated.

42 (B) Notwithstanding the requirements for comprehensive annual medical
43 exam coverage pursuant to paragraph (A) of this subsection, such cover-
44 age shall additionally include a chest x-ray every five years and any
45 additional testing determined necessary by the commissioner of health.

46 (C) An insured shall identify their profession as a firefighter and
47 years of service to their primary care provider to receive such compre-
48 hensive annual medical examination pursuant to this subsection.

49 (D) As used in this subsection the term "firefighter" means any fire-
50 fighter regularly employed by a fire department of any municipality in
51 the state.

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