

STATE OF NEW YORK

7915

2025-2026 Regular Sessions

IN SENATE

May 14, 2025

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

AN ACT to amend the insurance law and the social services law, in relation to requiring coverage for early egg and peanut allergen introduction dietary supplements

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) (A) For purposes of this paragraph:

4 (i) "Dietary supplement" shall have the same meaning as in section
5 three hundred twenty-one of the federal food, drug, and cosmetic act.

6 (ii) "Early egg allergen introduction dietary supplement" means a
7 dietary supplement that is prescribed to an infant by a health care
8 practitioner and contains sufficient infant-safe, well-cooked egg prote-
9 in to reduce the risk of food allergies.

10 (iii) "Early peanut allergen introduction dietary supplement" means a
11 dietary supplement that is prescribed to an infant by a health care
12 practitioner and contains sufficient infant-safe peanut protein to
13 reduce the risk of food allergies.

14 (iv) "Health care practitioner" means an individual licensed, certi-
15 fied or otherwise authorized to practice, and legally authorized to
16 prescribe, under title eight of the education law.

17 (v) "Infant" means a child who has not attained the age of one year.

18 (B) (i) All individual health insurance policies, contracts, or
19 certificates that are delivered, issued for delivery, renewed, extended
20 or modified in this state shall provide coverage for at least one of
21 each of the following:

22 (1) an early egg allergen introduction dietary supplement; and

23 (2) an early peanut allergen introduction dietary supplement.

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

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1 (ii) The coverage required pursuant to item (i) of this subparagraph
2 shall be provided at no cost to a covered individual, including deduct-
3 ible payments and cost-sharing amounts charged once a deductible is met.

4 (C) Except as provided under subparagraph (B) of this paragraph, noth-
5 ing in this paragraph shall prevent the operation of a policy provision
6 required by this paragraph as a deductible, coinsurance, allowable
7 charge limitation, coordination of benefits, or a provision restricting
8 coverage to services by a licensed, certified, or carrier-approved
9 provider or facility.

10 (D) (i) This paragraph shall not apply to accident only, specified
11 disease, hospital indemnity, Medicare supplement, long term care, disa-
12 bility income or other limited benefit health insurance policies.

13 (ii) The cost-sharing limitation under item (ii) of subparagraph (B)
14 of this paragraph shall not apply to a catastrophic health plan to the
15 extent such cost-sharing limitation would cause such plan to fail to be
16 treated as a catastrophic plan under subsection (e) of section thirteen
17 hundred two of the patient protection and affordable care act.

18 (iii) (1) The cost-sharing limitation under item (ii) of subparagraph
19 (B) of this paragraph shall not apply to a high deductible health plan
20 to the extent such cost-sharing limitation would cause such plan to fail
21 to be treated as a high deductible health plan under paragraph two of
22 subsection (c) of section two hundred twenty-three of the internal
23 revenue code.

24 (2) If the cost-sharing limitation under item (ii) of subparagraph (B)
25 of this paragraph would result in an enrollee becoming ineligible for a
26 health savings account under federal law, such cost-sharing limitation
27 shall only apply to a qualified high deductible health plan after such
28 enrollee's deductible has been met.

29 § 2. Section 3221 of the insurance law is amended by adding a new
30 subsection (v) to read as follows:

31 (v) (1) For purposes of this subsection:

32 (A) "Dietary supplement" shall have the same meaning as in section
33 three hundred twenty-one of the federal food, drug, and cosmetic act.

34 (B) "Early egg allergen introduction dietary supplement" means a
35 dietary supplement that is prescribed to an infant by a health care
36 practitioner and contains sufficient infant-safe, well-cooked egg prote-
37 in to reduce the risk of food allergies.

38 (C) "Early peanut allergen introduction dietary supplement" means a
39 dietary supplement that is prescribed to an infant by a health care
40 practitioner and contains sufficient infant-safe peanut protein to
41 reduce the risk of food allergies.

42 (D) "Health care practitioner" means an individual licensed, certified
43 or otherwise authorized to practice, and legally authorized to
44 prescribe, under title eight of the education law.

45 (E) "Infant" means a child who has not attained the age of one year.

46 (2) (A) All group health insurance policies, contracts, or certif-
47 icates that are delivered, issued for delivery, renewed, extended or
48 modified in this state shall provide coverage for at least one of each
49 of the following:

50 (i) an early egg allergen introduction dietary supplement; and

51 (ii) an early peanut allergen introduction dietary supplement.

52 (B) The coverage required pursuant to subparagraph (A) of this para-
53 graph shall be provided at no cost to a covered individual, including
54 deductible payments and cost-sharing amounts charged once a deductible
55 is met.

1 (3) Except as provided under paragraph two of this subsection, nothing
2 in this subsection shall prevent the operation of a policy provision
3 required by this subsection as a deductible, coinsurance, allowable
4 charge limitation, coordination of benefits, or a provision restricting
5 coverage to services by a licensed, certified, or carrier-approved
6 provider or facility.

7 (4) (A) This subsection shall not apply to accident only, specified
8 disease, hospital indemnity, Medicare supplement, long term care, disa-
9 bility income or other limited benefit health insurance policies.

10 (B) The cost-sharing limitation under subparagraph (B) of paragraph
11 two of this subsection shall not apply to a catastrophic health plan to
12 the extent such cost-sharing limitation would cause such plan to fail to
13 be treated as a catastrophic plan under subsection (e) of section thir-
14 teen hundred two of the patient protection and affordable care act.

15 (C) (i) The cost-sharing limitation under subparagraph (B) of para-
16 graph two of this subsection shall not apply to a high deductible health
17 plan to the extent such cost-sharing limitation would cause such plan to
18 fail to be treated as a high deductible health plan under paragraph two
19 of subsection (c) of section two hundred twenty-three of the internal
20 revenue code.

21 (ii) If the cost-sharing limitation under subparagraph (B) of para-
22 graph two of this subsection would result in an enrollee becoming ineli-
23 gible for a health savings account under federal law, such cost-sharing
24 limitation shall only apply to a qualified high deductible health plan
25 after such enrollee's deductible has been met.

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

28 (ww) (1) For purposes of this subsection:

29 (A) "Dietary supplement" shall have the same meaning as in section
30 three hundred twenty-one of the federal food, drug, and cosmetic act.

31 (B) "Early egg allergen introduction dietary supplement" means a
32 dietary supplement that is prescribed to an infant by a health care
33 practitioner and contains sufficient infant-safe, well-cooked egg prote-
34 in to reduce the risk of food allergies.

35 (C) "Early peanut allergen introduction dietary supplement" means a
36 dietary supplement that is prescribed to an infant by a health care
37 practitioner and contains sufficient infant-safe peanut protein to
38 reduce the risk of food allergies.

39 (D) "Health care practitioner" means an individual licensed, certified
40 or otherwise authorized to practice, and legally authorized to
41 prescribe, under title eight of the education law.

42 (E) "Infant" means a child who has not attained the age of one year.

43 (2) (A) Every policy which provides hospital, medical or surgical
44 coverage shall provide coverage for at least one of each of the follow-
45 ing:

46 (i) an early egg allergen introduction dietary supplement; and

47 (ii) an early peanut allergen introduction dietary supplement.

48 (B) The coverage required pursuant to paragraph two of this subsection
49 shall be provided at no cost to a covered individual, including deduct-
50 ible payments and cost-sharing amounts charged once a deductible is met.

51 (3) Except as provided under paragraph two of this subsection, nothing
52 in this subsection shall prevent the operation of a policy provision
53 required by this subsection as a deductible, coinsurance, allowable
54 charge limitation, coordination of benefits, or a provision restricting
55 coverage to services by a licensed, certified, or carrier-approved
56 provider or facility.

1 (4) (A) This subsection shall not apply to accident only, specified
2 disease, hospital indemnity, Medicare supplement, long term care, disa-
3 bility income or other limited benefit health insurance policies.

4 (B) The cost-sharing limitation under subparagraph (B) of paragraph
5 two of this subsection shall not apply to a catastrophic health plan to
6 the extent such cost-sharing limitation would cause such plan to fail to
7 be treated as a catastrophic plan under subsection (e) of section thir-
8 teen hundred two of the patient protection and affordable care act.

9 (C) (i) The cost-sharing limitation under subparagraph (B) of para-
10 graph two of this subsection shall not apply to a high deductible health
11 plan to the extent such cost-sharing limitation would cause such plan to
12 fail to be treated as a high deductible health plan under paragraph two
13 of subsection (c) of section two hundred twenty-three of the internal
14 revenue code.

15 (ii) If the cost-sharing limitation under subparagraph (B) of para-
16 graph two of this subsection would result in an enrollee becoming ineli-
17 gible for a health savings account under federal law, such cost-sharing
18 limitation shall only apply to a qualified high deductible health plan
19 after such enrollee's deductible has been met.

20 § 4. Subdivision 2 of section 365-a of the social services law is
21 amended by adding a new paragraph (nn) to read as follows:

22 (nn) (i) at least one early egg allergen introduction dietary supple-
23 ment and at least one early peanut allergen introduction dietary supple-
24 ment at no cost.

25 (ii) as used in this paragraph, the following terms shall have the
26 following meanings:

27 (1) "Early egg allergen introduction dietary supplement" means a
28 dietary supplement that is prescribed to an infant by a health care
29 practitioner and contains sufficient infant-safe, well-cooked egg prote-
30 in to reduce the risk of food allergies.

31 (2) "Early peanut allergen introduction dietary supplement" means a
32 dietary supplement that is prescribed to an infant by a health care
33 practitioner and contains sufficient infant-safe peanut protein to
34 reduce the risk of food allergies.

35 § 5. This act shall take effect on the first of January next succeed-
36 ing the date on which it shall have become a law and shall apply to all
37 policies and contracts issued, renewed, modified, altered, or amended on
38 or after such date.