

STATE OF NEW YORK

9496

IN SENATE

March 18, 2026

Introduced by Sen. FERNANDEZ -- 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 insurance coverage for testing for PFAS levels in blood

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 42 to read as follows:

3 (42) (A) Every policy which provides medical, major medical, or simi-
4 lar comprehensive-type coverage shall provide coverage for testing of
5 PFAS levels in blood if ordered by a physician or other licensed health
6 care provider legally authorized to order such testing under title eight
7 of the education law.

8 (B) For the purposes of this paragraph, "PFAS" means perfluoroalkyl
9 and polyfluoroalkyl substances.

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

12 (24) (A) Every policy which provides medical, major medical, or simi-
13 lar comprehensive-type coverage shall provide coverage for testing of
14 PFAS levels in blood if ordered by a physician or other licensed health
15 care provider legally authorized to order such testing under title eight
16 of the education law.

17 (B) For the purposes of this paragraph, "PFAS" means perfluoroalkyl
18 and polyfluoroalkyl substances.

19 § 3. Section 4303 of the insurance law is amended by adding a new
20 subsection (xx) to read as follows:

21 (xx) (A) A medical expense indemnity corporation or a health service
22 corporation which provides medical, major medical or similar comprehen-
23 sive-type coverage shall include coverage for testing of PFAS levels in
24 blood if ordered by a physician or other licensed health care provider
25 legally authorized to order such testing under title eight of the educa-
26 tion law.

27 (B) For the purposes of this paragraph, "PFAS" means perfluoroalkyl
28 and polyfluoroalkyl substances.

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

LBD14314-01-5

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

3 (oo) (i) (1) Medical assistance shall include testing of PFAS levels
4 in blood if ordered by a physician or other licensed health care provid-
5 er legally authorized to order such testing under title eight of the
6 education law.

7 (2) For the purposes of this paragraph, "PFAS" means perfluoroalkyl
8 and polyfluoroalkyl substances.

9 (ii) In the event that federal financial participation for such test-
10 ing of PFAS in blood is not available, medical assistance shall not
11 include coverage of these services.

12 § 5. This act shall take effect the first of January next succeeding
13 the date on which it shall have become a law and shall apply to all
14 policies and contracts issued, renewed, modified, altered or amended on
15 or after such effective date.