STATE OF NEW YORK

9523

IN SENATE

March 19, 2026

Introduced by Sen. CLEARE -- 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 coverage for treatments to slow the progression of Alzheimer's disease and related dementias

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

Section 1. Subsection (i) of section 3216 of the insurance law is amended by adding a new paragraph 11-d to read as follows:

(11-d) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for all medically necessary diagnostic testing and United States food and drug administration-approved treatments or medications prescribed to slow the progression of Alzheimer's disease and other dementia, in accordance with the United States food and drug administration label, as determined by a physician licensed to practice medicine in all its branches. Coverage of United States food and drug administration-approved treatments or medications prescribed to slow the progression of Alzheimer's disease or another related dementia pursuant to this paragraph shall not be subject to step therapy.

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

(11-d) Every insurer delivering a group or blanket policy or issuing a group or blanket policy for delivery in this state that provides coverage for medical, major medical, or similar comprehensive-type coverage shall provide coverage for all medically necessary diagnostic testing and United States food and drug administration-approved treatments or medications prescribed to slow the progression of Alzheimer's disease and other dementia, in accordance with the United States food and drug administration label, as determined by a physician licensed to practice medicine in all its branches. Coverage of United States food and drug administration-approved treatments or medications prescribed to slow the progression of Alzheimer's disease or another related dementia pursuant to this paragraph shall not be subject to step therapy.

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

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§ 3. Section 4303 of the insurance law is amended by adding a new subsection (p-2) to read as follows:

(p-2) A medical expense indemnity corporation, a hospital service corporation or a health service corporation that provides coverage for medical, major medical, or similar comprehensive-type coverage shall provide coverage for all medically necessary diagnostic testing and United States food and drug administration-approved treatments or medications prescribed to slow the progression of Alzheimer's disease and other dementia, in accordance with the United States food and drug administration label, as determined by a physician licensed to practice medicine in all its branches. Coverage of United States food and drug administration-approved treatments or medications prescribed to slow the progression of Alzheimer's disease or another related dementia pursuant to this subsection shall not be subject to step therapy.

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

(mm-1) all medically necessary diagnostic testing and United States food and drug administration-approved treatments or medications prescribed to slow the progression of Alzheimer's disease and other dementia, in accordance with the United States food and drug administration label, as determined by a physician licensed to practice medicine in all its branches. Coverage of United States food and drug administration-approved treatments or medications prescribed to slow the progression of Alzheimer's disease or another related dementia pursuant to this paragraph shall not be subject to step therapy.

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