STATE OF NEW YORK

10244

IN ASSEMBLY

February 12, 2026

Introduced by M. of A. WEPRIN -- read once and referred to the Committee on Governmental Operations

AN ACT to amend the legislative law, in relation to establishing a uniform effective date for health insurance benefit mandates

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

Section 1. The legislative law is amended by adding a new section 43-a to read as follows:

§ 43-a. Time of taking effect of laws related to health insurance coverage. 1. Every law enacted after the effective date of this section that adds provisions to or amends provisions of section three thousand two hundred sixteen, three thousand two hundred twenty-one, and four thousand three hundred three of the insurance law requiring a policy of health insurance to provide coverage for a new health care service, treatment, or benefit, or that otherwise mandates coverage under such policy shall take effect no earlier than the first of January next succeeding the date on which it shall have become a law and shall apply to policies and contracts issued, renewed, modified, altered or amended on or after such effective date.

2. The superintendent of financial services may promulgate such rules and regulations as are necessary to implement the provisions of this section.

§ 2. This act shall take effect immediately.

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

LBD14662-01-6