

# STATE OF NEW YORK

10595

## IN ASSEMBLY

March 13, 2026

Introduced by M. of A. WIEDER -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to ensuring continued access to backup devices for patients with cochlear implants

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

1 Section 1. Legislative intent. The legislature finds that cochlear  
2 implants are critical for patients with hearing loss to maintain the  
3 ability to hear. These devices, which are often life-changing, allow  
4 individuals to improve their quality of life, integrate fully into their  
5 communities, and perform daily activities. It is essential that individ-  
6 uals who rely on cochlear implants have continuous access to the neces-  
7 sary backup equipment to ensure uninterrupted use, including during  
8 device upgrades and replacements. Currently, backup devices are provided  
9 only with the initial implantation, but are not made available to  
10 patients upon the upgrade or replacement of the implant after 3-5 years.  
11 This bill seeks to address this gap in coverage and ensure that all  
12 patients requiring cochlear implants have a backup device available  
13 throughout the duration of their treatment.

14 § 2. Subsection (i) of section 3216 of the insurance law is amended by  
15 adding a new paragraph 41 to read as follows:

16 (41) (A) Every policy which provides medical, major medical, or simi-  
17 lar comprehensive-type coverage shall provide the coverage for cochlear  
18 implants and for a backup cochlear implant device when prescribed by a  
19 health care practitioner licensed, certified, or authorized under title  
20 eight of the education law, and acting within their lawful scope of  
21 practice and for a backup device.

22 (B) A patient receiving an upgrade or replacement of a cochlear  
23 implant device shall be provided with a backup device corresponding to  
24 the replacement or upgrade device. The backup device shall be provided  
25 as long as the patient is actively using the cochlear implant, and for  
26 the duration of the patient's need for the device, including any neces-  
27 sary upgrades.

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

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1 (C) The coverage required pursuant to this paragraph shall not be  
2 subject to annual deductibles or coinsurance.

3 (D) As used in this paragraph, the following terms shall have the  
4 following meanings:

5 (i) "cochlear implant" means a medical device surgically implanted to  
6 provide hearing to individuals with severe to profound sensorineural  
7 hearing loss; and

8 (ii) backup cochlear implant device refers to an additional set of  
9 components that supports the functioning of the cochlear implant in the  
10 event that the primary device fails or requires maintenance.

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

13 (24) (A) Every policy which provides medical, major medical, or simi-  
14 lar comprehensive-type coverage shall provide the coverage for cochlear  
15 implants and for a backup cochlear implant device when prescribed by a  
16 health care practitioner licensed, certified, or authorized under title  
17 eight of the education law, and acting within their lawful scope of  
18 practice and for a backup device.

19 (B) A patient receiving an upgrade or replacement of a cochlear  
20 implant device shall be provided with a backup device corresponding to  
21 the replacement or upgrade device. The backup device shall be provided  
22 as long as the patient is actively using the cochlear implant, and for  
23 the duration of the patient's need for the device, including any neces-  
24 sary upgrades.

25 (C) The coverage required pursuant to this paragraph shall not be  
26 subject to annual deductibles or coinsurance.

27 (D) As used in this paragraph, the following terms shall have the  
28 following meanings:

29 (i) "cochlear implant" means a medical device surgically implanted to  
30 provide hearing to individuals with severe to profound sensorineural  
31 hearing loss; and

32 (ii) backup cochlear implant device refers to an additional set of  
33 components that supports the functioning of the cochlear implant in the  
34 event that the primary device fails or requires maintenance.

35 § 4. Section 4303 of the insurance law is amended by adding a new  
36 subsection (ww) to read as follows:

37 (ww) (1) Every policy which provides medical, major medical, or simi-  
38 lar comprehensive-type coverage shall provide the coverage for cochlear  
39 implants and for a backup cochlear implant device when prescribed by a  
40 health care practitioner licensed, certified, or authorized under title  
41 eight of the education law, and acting within their lawful scope of  
42 practice and for a backup device.

43 (2) A patient receiving an upgrade or replacement of a cochlear  
44 implant device shall be provided with a backup device corresponding to  
45 the replacement or upgrade device. The backup device shall be provided  
46 as long as the patient is actively using the cochlear implant, and for  
47 the duration of the patient's need for the device, including any neces-  
48 sary upgrades.

49 (3) The coverage required pursuant to this paragraph shall not be  
50 subject to annual deductibles or coinsurance.

51 (4) As used in this paragraph, the following terms shall have the  
52 following meanings:

53 (A) "cochlear implant" means a medical device surgically implanted to  
54 provide hearing to individuals with severe to profound sensorineural  
55 hearing loss; and

1 (B) backup cochlear implant device refers to an additional set of  
2 components that supports the functioning of the cochlear implant in the  
3 event that the primary device fails or requires maintenance.

4 § 5. Severability. If any clause, sentence, paragraph, subdivision,  
5 section or part of this act shall be adjudged by any court of competent  
6 jurisdiction to be invalid, such judgment shall not affect, impair, or  
7 invalidate the remainder thereof, but shall be confined in its operation  
8 to the clause, sentence, paragraph, subdivision, section or part thereof  
9 directly involved in the controversy in which such judgment shall have  
10 been rendered. It is hereby declared to be the intent of the legislature  
11 that this act would have been enacted even if such invalid provisions  
12 had not been included herein.

13 § 6. This act shall take effect on the one hundred eightieth day after  
14 it shall have become a law and shall apply to all policies and contracts  
15 issued, renewed, modified, altered or amended on or after such date.  
16 Effective immediately, the addition, amendment and/or repeal of any rule  
17 or regulation necessary for the implementation of this act on its effec-  
18 tive date are authorized to be made and completed on or before such  
19 effective date.