

# STATE OF NEW YORK

10788

## IN ASSEMBLY

April 1, 2026

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

AN ACT directing the superintendent of financial services to conduct a study on health insurance coverage requirements

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

- 1 Section 1. (a) The superintendent of financial services is hereby  
2 authorized and directed to conduct a comprehensive study on mandatory  
3 health insurance coverage benefits within the state as compared to other  
4 states. The superintendent of financial services shall:
- 5 (i) compare health insurance benefits required by New York state law  
6 to such benefits required by other states and determine which benefits  
7 the state requires which are not required by the majority of other  
8 states.
  - 9 (ii) in cooperation with the state comptroller, determine the fiscal  
10 impacts on the state and its residents if the state removed the require-  
11 ments for benefits determined to not be required by the majority of  
12 other states.
  - 13 (iii) in cooperation with the commissioner of health, determine the  
14 health impacts on New York residents if the state removed the require-  
15 ments for benefits determined to not be required by the majority of  
16 other states.
- 17 (b) The superintendent of financial services shall issue a report on  
18 its findings from the study and any recommendations for proposed legis-  
19 lation to the speaker of the assembly, the minority leader of the assem-  
20 bly, the temporary president of the senate, the minority leader of the  
21 senate, and the governor within two years of the effective date of this  
22 section.
- 23 § 2. This act shall take effect immediately.

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

LBD15314-01-6