

STATE OF NEW YORK

10893

IN ASSEMBLY

April 8, 2026

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

AN ACT to amend the insurance law, in relation to reducing the age of receiving annual mammograms for persons enrolled in certain large group policies

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

1 Section 1. Short title. This act shall be known and may be cited as
2 "Shannon's Law".

3 § 2. Subparagraph (A) of paragraph 11 of subsection (1) of section
4 3221 of the insurance law, as amended by chapter 424 of the laws of
5 2024, is amended to read as follows:

6 (A) Every insurer delivering a group or blanket policy or issuing a
7 group or blanket policy for delivery in this state that provides cover-
8 age for hospital, surgical or medical care shall provide the following
9 coverage for mammography screening for occult breast cancer:

10 (i) upon the recommendation of a physician, a mammogram, which may be
11 provided by breast tomosynthesis, at any age for covered persons having
12 a prior history of breast cancer or who have a first degree relative
13 with a prior history of breast cancer;

14 (ii) a single baseline mammogram, which may be provided by breast
15 tomosynthesis, for covered persons aged thirty-five through thirty-nine,
16 inclusive;

17 (iii) an annual mammogram, which may be provided by breast tomosynthe-
18 sis, for covered persons aged forty and older;

19 (iv) for large group policies that provide coverage for hospital,
20 surgical or medical care, an annual mammogram for covered persons aged
21 ~~thirty-five~~ **thirty** through thirty-nine, inclusive, upon the recommen-
22 dation of a physician, subject to the insurer's determination that the
23 mammogram is medically necessary; and

24 (v) upon the recommendation of a physician, screening and diagnostic
25 imaging, including diagnostic mammograms, breast ultrasounds, or magnet-
26 ic resonance imaging, recommended by nationally recognized clinical
27 practice guidelines for the detection of breast cancer. For the purposes

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

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1 of this item, "nationally recognized clinical practice guidelines" means
2 evidence-based clinical practice guidelines informed by a systematic
3 review of evidence and an assessment of the benefits, and risks of
4 alternative care options intended to optimize patient care developed by
5 independent organizations or medical professional societies utilizing a
6 transparent methodology and reporting structure and with a conflict of
7 interest policy.

8 § 3. Subparagraph (D) of paragraph 1 of subsection (p) of section 4303
9 of the insurance law, as amended by chapter 424 of the laws of 2024, is
10 amended to read as follows:

11 (D) for large group contracts offered by a medical expense indemnity
12 corporation, a hospital service corporation or a health service corpo-
13 ration that provide coverage for hospital, surgical or medical care, an
14 annual mammogram for covered persons aged [~~thirty-five~~ thirty through
15 thirty-nine, inclusive, upon the recommendation of a physician, subject
16 to the corporation's determination that the mammogram is medically
17 necessary; and

18 § 4. This act shall take effect on the same date and in the same
19 manner as chapter 424 of the laws of 2024, takes effect and shall apply
20 to policies and contracts issued, renewed, modified, altered or amended
21 on or after such effective date.