# STATE OF NEW YORK

1206

2025-2026 Regular Sessions

# IN ASSEMBLY

January 9, 2025

Introduced by M. of A. KIM, GONZALEZ-ROJAS, REYES, SEAWRIGHT, EPSTEIN, RAGA, LEE -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring certain health insurance policies to provide coverage for diabetes screening for people of Asian American or Pacific Island descent if they have a body mass index of 23 or greater

**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 15-b to read as follows:

**(15-b) (A) Every policy which provides medical coverage that includes coverage for physician services in a physician's office and every policy which provides major medical or similar comprehensive-type coverage shall include coverage for screening for diabetes and prediabetes for persons of Asian American and Pacific Islander descent whose body mass index is 23 KG/M2 or greater.**

**(B) A policy subject to this paragraph shall not impose a deductible, co-insurance, co-payment, or any other cost-sharing requirement on such coverage provided pursuant to this paragraph.**

§ 2. Subsection (k) of section 3221 of the insurance law is amended by adding a new paragraph 7-a to read as follows:

**(7-a) (A) Every group or blanket accident and health insurance policy issued or issued for delivery in this state which provides medical coverage that includes coverage for physician services in a physician's office and every policy which provides major medical or similar comprehensive-type coverage shall include coverage for screening for diabetes and prediabetes for persons of Asian American and Pacific Islander descent whose body mass index is 23 KG/M2 or greater.**

**(B) A group or blanket policy subject to this paragraph shall not impose a deductible, co-insurance, co-payment, or any other cost-sharing requirement on such coverage provided pursuant to this paragraph.**

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

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§ 3. Subsection (u-1) of section 4303 of the insurance law is renumbered subsection (u-2) and a new subsection (u-1) is added to read as follows:

**(u-1) (1) A medical expense indemnity corporation or a health service corporation which provides medical coverage that includes coverage for physician services in a physician's office and every policy which provides major medical or similar comprehensive-type coverage shall include coverage for screening for diabetes and prediabetes for persons of Asian American and Pacific Islander descent whose body mass index is 23 KG/M2 or greater.**

**(2) A contract subject to this subsection shall not impose a deductible, coinsurance, copayment, or any other cost-sharing requirement on such coverage provided pursuant to this subsection.**

§ 4. This act shall take effect immediately and shall apply to policies and contracts issued, renewed, modified, altered or amended on or after such effective date.