

# STATE OF NEW YORK

5444

2025-2026 Regular Sessions

## IN ASSEMBLY

February 14, 2025

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

AN ACT to amend the insurance law, in relation to coverage for perimenopausal and menopausal care and treatment

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

1 Section 1. Subsection (i) of section 3216 of the insurance law is  
2 amended by adding a new paragraph 40 to read as follows:

3 (40) (A) Every policy that provides coverage for hospital, surgical or  
4 medical care shall provide coverage for perimenopausal and menopausal  
5 care and treatment administered by a physician or other licensed health  
6 care provider. Symptoms of menstrual complications for perimenopausal  
7 and menopausal care authorized under this paragraph include, but are not  
8 limited to: irregular menstrual periods, hot flashes, chills, slowed  
9 metabolism, vaginal or bladder problems, decrease in fertility, loss of  
10 bone, increase in low-density lipoprotein cholesterol levels, and sleep  
11 disruption including night sweats.

12 (B) For purposes of subparagraph (A) of this paragraph:

13 (i) "Menopause" means the permanent cessation of menstruation due to  
14 loss of ovarian follicular function, where ovaries stop releasing eggs  
15 and the body produces less estrogen and progesterone.

16 (ii) "Perimenopause" means the transition period in which a woman is  
17 near the end of her reproductive years or at the onset of menopause.

18 (C) Such coverage required pursuant to subparagraph (A) of this para-  
19 graph may be subject to annual deductibles and coinsurance as may be  
20 deemed appropriate by the superintendent and as are consistent with  
21 those established for other benefits within a given policy.

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

24 (24)(A) Every policy that provides coverage for hospital, surgical or  
25 medical care shall provide coverage for perimenopausal and menopausal

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

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1 care or treatment administered by a physician or other licensed health  
2 care provider. Symptoms of menstrual complications for perimenopausal  
3 and menopausal care authorized under this paragraph include, but are not  
4 limited to: irregular menstrual periods, hot flashes, chills, slowed  
5 metabolism, vaginal or bladder problems, decrease in fertility, loss of  
6 bone, increase in low-density lipoprotein cholesterol levels, and sleep  
7 disruption including night sweats.

8 (B) For purposes of subparagraph (A) of this paragraph:

9 (i) "Menopause" means the permanent cessation of menstruation due to  
10 loss of ovarian follicular function, where ovaries stop releasing eggs  
11 and the body produces less estrogen and progesterone.

12 (ii) "Perimenopause" means the transition period in which a woman is  
13 near the end of her reproductive years or at the onset of menopause.

14 (C) Such coverage required pursuant to subparagraph (A) of this para-  
15 graph may be subject to annual deductibles and coinsurance as may be  
16 deemed appropriate by the superintendent and as are consistent with  
17 those established for other benefits within a given policy.

18 § 3. Section 4303 of the insurance law is amended by adding a new  
19 subsection (ww) to read as follows:

20 (ww)(1) Any contract issued by a medical expense indemnity corpo-  
21 ration, a hospital service corporation or a health services corporation  
22 that provides coverage for hospital, surgical or medical care shall  
23 provide coverage for perimenopausal and menopausal care or treatment  
24 administered by a physician or other licensed health care provider.  
25 Symptoms of menstrual complications for perimenopausal and menopausal  
26 care authorized under this paragraph include, but are not limited to:  
27 irregular menstrual periods, hot flashes, chills, slowed metabolism,  
28 vaginal or bladder problems, decrease in fertility, loss of bone,  
29 increase in low-density lipoprotein cholesterol levels, and sleep  
30 disruption including night sweats.

31 (2) For purposes of paragraph one of this subsection:

32 (A) "Menopause" means the permanent cessation of menstruation due to  
33 loss of ovarian follicular function, where ovaries stop releasing eggs  
34 and the body produces less estrogen and progesterone.

35 (B) "Perimenopause" means the transition period in which a woman is  
36 near the end of her reproductive years or at the onset of menopause.

37 (3) Such coverage required pursuant to paragraph one of this  
38 subsection may be subject to annual deductibles and coinsurance as may  
39 be deemed appropriate by the superintendent and as are consistent with  
40 those established for other benefits within a given contract.

41 § 4. This act shall take effect on the first of January next succeed-  
42 ing the date on which it shall have become a law and shall apply to  
43 policies issued, reissued, renewed, modified or amended on or after such  
44 date.