STATE OF NEW YORK

5444--B

2025-2026 Regular Sessions

IN ASSEMBLY

February 14, 2025

Introduced by M. of A. ROSENTHAL -- read once and referred to the Committee on Insurance -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee -- again reported from said committee with amendments, ordered reprinted as amended and recommitted to said committee

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:

Section 1. Subsection (i) of section 3216 of the insurance law is amended by adding a new paragraph 41 to read as follows:

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

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

(i) "Menopause" means the permanent cessation of ovulation so that ovaries stop releasing follicles and stop producing estrogen and progesterone. For women with an intact uterus, menopause is marked by a twelve month absence of menstruation.

(ii) "Perimenopause" means the transition period from the late reproductive phase to the permanent cessation of ovarian function with absence of menstruation.

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

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(C) Such coverage required pursuant to subparagraph (A) of this paragraph shall not be subject to annual deductibles, co-payment fees or coinsurance.

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

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

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

(i) "Menopause" means the permanent cessation of ovulation so that ovaries stop releasing follicles and stop producing estrogen and progesterone. For women with an intact uterus, menopasuse is marked by a twelve month absence of menstruation.

(ii) "Perimenopause" means the transition period from the late reproductive phase to the permanent cessation of ovarian function with absence of menstruation.

(C) Such coverage required pursuant to subparagraph (A) of this paragraph shall not be subject to annual deductibles, co-payment fees or coinsurance.

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

(ww)(1) Any contract issued by a medical expense indemnity corporation, a hospital service corporation or a health services corporation that provides coverage for hospital, surgical or medical care shall provide coverage for perimenopausal and menopausal care or treatment administered by a physician or other licensed health care provider. Symptoms of menstrual complications for perimenopausal and menopausal care authorized under this paragraph include, but are not limited to: irregular menstrual periods, temporary cognitive changes related to the menopause transition, hot flashes, chills, slowed metabolism, vaginal or bladder problems, decrease in fertility, loss of bone, increase in low-density lipoprotein cholesterol levels, and sleep disruption including night sweats.

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

(A) "Menopause" means the permanent cessation of ovulation so that ovaries stop releasing follicles and stop producing estrogen and progesterone. For women with an intact uterus, menopasuse is marked by a twelve month absence of menstruation.

(B) "Perimenopause" means the transition period from the late reproductive phase to the permanent cessation of ovarian function with absence of menstruation.

(3) Such coverage required pursuant to paragraph one of this subsection shall not be subject to annual deductibles, co-payment fees or coinsurance.

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