

# 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:

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

3 (41) (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, temporary cognitive changes  
9 related to the menopause transition, hot flashes, chills, slowed meta-  
10 bolism, vaginal or bladder problems, decrease in fertility, loss of  
11 bone, increase in low-density lipoprotein cholesterol levels, and sleep  
12 disruption including night sweats.

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

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

18 (ii) "Perimenopause" means the transition period from the late repro-  
19 ductive phase to the permanent cessation of ovarian function with  
20 absence of menstruation.

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

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

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

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

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

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

21 (ii) "Perimenopause" means the transition period from the late repro-  
22 ductive phase to the permanent cessation of ovarian function with  
23 absence of menstruation.

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

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

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

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

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

46 (B) "Perimenopause" means the transition period from the late repro-  
47 ductive phase to the permanent cessation of ovarian function with  
48 absence of menstruation.

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

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