STATE OF NEW YORK

6475

2025-2026 Regular Sessions

IN ASSEMBLY

March 5, 2025

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

AN ACT to amend the insurance law, in relation to requiring health insurance policies to fully cover comprehensive genetic testing and FDA approved biomarker testing for ovarian and prostate cancers

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

Section 1. This act shall be known and may be cited as the "Ana Lucia act".

§ 2. Paragraph 11-a of subsection (i) of section 3216 of the insurance law is amended by adding a new subparagraph (C) to read as follows:

(C) (i) Such policy shall provide additional full coverage for comprehensive genetic testing and FDA approved testing based on family or person's history for prostatic and ovarian cancer when recommended by a doctor, a board-certified geneticist or a board-certified genetic counselor. Such coverage shall also be provided after the patient's initial diagnosis. Patients need to know if they carry the genetic or inheritance mutation, which can help to determine possible treatments. Genetic screening shall be covered for prostate and ovarian cancer patients' family members. The genetic result shall not be used against family members that carry the genetic or inheritance mutation for insurance coverage purposes.

(ii) All costs associated with such additional full coverage shall not be subject to annual deductibles and coinsurance but shall be borne solely by the insurer.

§ 3. Paragraph 11-a of subsection (l) of section 3221 of the insurance law is amended by adding a new subparagraph (C) to read as follows:

(C)(i) Such policy shall provide additional full coverage for comprehensive genetic testing and FDA approved testing based on family or person's history for prostatic and ovarian cancer when recommended by a doctor, a board-certified geneticist or a board-certified genetic coun-

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

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selor. Such coverage shall also be provided after the patient's initial diagnosis. Patients need to know if they carry the genetic or inheritance mutation, which can help to determine possible treatments. Genetic screening shall be covered for prostate and ovarian cancer patients' family members. The genetic result shall not be used against family members that carry the genetic or inheritance mutation for insurance coverage purposes.

(ii) All costs associated with such additional full coverage shall not be subject to annual deductibles and coinsurance but shall be borne solely by the insurer.

§ 4. Subsection (z-1) of section 4303 of the insurance law is amended by adding a new paragraph 3 to read as follows:

(3)(A) Such policy shall provide additional full coverage for comprehensive genetic testing and FDA approved testing based on family or person's history for prostatic and ovarian cancer when recommended by a doctor, a board-certified geneticist or a board-certified genetic counselor.

(B) All costs associated with such additional full coverage shall not be subject to annual deductibles and coinsurance but shall be borne solely by the insurer. Such coverage shall also be provided after the patient's initial diagnosis. Patients need to know if they carry the genetic or inheritance mutation, which can help to determine possible treatments. Genetic screening shall be covered for prostate and ovarian cancer patients' family members. The genetic result shall not be used against family members that carry the genetic or inheritance mutation for insurance coverage purposes.

§ 5. This act shall take effect on the sixtieth day after it shall have become a law and shall apply to all policies, contracts and certificates issued, renewed, modified, altered or amended on or after such date.