

STATE OF NEW YORK

7311

2025-2026 Regular Sessions

IN ASSEMBLY

March 25, 2025

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

AN ACT to amend the insurance law, in relation to requiring policies and contracts of insurance providing hospital, surgical, or medical care coverage to include coverage for human leukocyte antigen testing

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) Every policy which provides hospital, surgical, or medical care
4 coverage or provides reimbursement for laboratory tests or reimbursement
5 for diagnostic X-ray services shall provide coverage for human leukocyte
6 antigen testing, also referred to as histocompatible locus antigen test-
7 ing, for A, B, and DR antigens for utilization in tissue typing for bone
8 marrow testing.

9 § 2. Subsection (1) of section 3221 of the insurance law is amended by
10 adding a new paragraph 23 to read as follows:

11 (23) Every group or blanket policy delivered or issued for delivery in
12 this state which provides hospital, surgical, or medical care coverage
13 shall provide coverage for human leukocyte antigen testing, also
14 referred to as histocompatible locus antigen testing, for A, B, and DR
15 antigens for utilization in tissue typing for bone marrow testing,
16 except that this provision shall not apply to a policy which covers
17 persons employed in more than one state or the benefit structure of
18 which was the subject of collective bargaining affecting persons who are
19 employed in more than one state.

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

22 (ww) A medical expense indemnity corporation, a hospital service
23 corporation or a health service corporation which provides coverage for
24 hospital, surgical, or medical care shall provide coverage for human

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

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leukocyte antigen testing, also referred to as histocompatible locus antigen testing, for A, B, and DR antigens for utilization in tissue typing for bone marrow testing, except that this provision shall not apply to a contract which covers persons employed in more than one state or the benefit structure of which was the subject of collective bargaining affecting persons who are employed in more than one state.

§ 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 all policies and contracts issued, renewed, modified, altered, or amended on or after such effective date. Effective immediately, the addition, amendment and/or repeal of any rule or regulation necessary for the implementation of this act on its effective date are authorized to be made and completed on or before such effective date.