

STATE OF NEW YORK

10208

IN SENATE

May 5, 2026

Introduced by Sens. HARCKHAM, STEC -- read twice and ordered printed,
and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring certain
health insurance policies to cover costs for pediatric acute-onset
neuropsychiatric syndrome

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

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 42 to read as follows:

3 (42)(A) Every health plan, and health insurance issuer offering health
4 insurance coverage in connection with a group health plan, shall provide
5 coverage for a participant or beneficiary who has pediatric acute-onset
6 neuropsychiatric syndrome if the attending physician of the participant
7 or beneficiary certifies in writing the medical necessity of that
8 proposed course of rehabilitative treatment.

9 (B) As used in this paragraph, the term "pediatric acute-onset neurop-
10 psychiatric syndrome" shall have the same meaning as such term is used in
11 paragraph (n) of subdivision one of section two hundred seven of the
12 public health law.

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

15 (24) (A) Every health plan, and health insurance issuer offering
16 health insurance coverage in connection with a group health plan, shall
17 provide coverage for a participant or beneficiary who has pediatric
18 acute-onset neuropsychiatric syndrome if the attending physician of the
19 participant or beneficiary certifies in writing the medical necessity of
20 that proposed course of rehabilitative treatment.

21 (B) As used in this paragraph, the term "pediatric acute-onset neurop-
22 psychiatric syndrome" shall have the same meaning as such term is used in
23 paragraph (n) of subdivision one of section two hundred seven of the
24 public health law.

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

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

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1 (yy)(1) Every health plan, and health insurance issuer offering health
2 insurance coverage in connection with a group health plan, shall provide
3 coverage for a participant or beneficiary who has pediatric acute-onset
4 neuropsychiatric syndrome if the attending physician of the participant
5 or beneficiary certifies in writing the medical necessity of that
6 proposed course of rehabilitative treatment.

7 (2) As used in this subsection, the term "pediatric acute-onset
8 neuropsychiatric syndrome" shall have the same meaning as such term is
9 used in paragraph (n) of subdivision one of section two hundred seven of
10 the public health law.

11 § 4. This act shall take effect on the first of January next succeed-
12 ing the date on which it shall have become a law and shall apply accord-
13 ing to its terms to all policies, contracts and certificates issued,
14 renewed, modified, altered or amended on or after such effective date.