

STATE OF NEW YORK

4076

2025-2026 Regular Sessions

IN SENATE

January 31, 2025

Introduced by Sen. SCARCELLA-SPANTON -- 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 coverage for medical
genetic testing for adoptees and persons placed in foster care

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 40 to read as follows:

3 (40) (A) Every policy that 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 comprehensive
6 medical genetic testing to determine the presence or absence of an
7 inherited genetic characteristic in an individual, including tests of
8 nucleic acid such as DNA, RNA, and mitochondrial DNA, chromosomes or
9 proteins in order to identify a predisposing genetic characteristic to
10 persons who were adoptees as defined in subdivision one of section one
11 hundred nine of the domestic relations law or who were persons placed in
12 foster care.

13 (B) Coverage provided under this paragraph may be limited to persons
14 residing in New York state.

15 (C) Coverage provided under this paragraph may be subject to annual
16 deductibles and co-insurance as deemed appropriate by the superinten-
17 dent.

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

20 (24) (A) Every group or blanket policy delivered or issued for deliv-
21 ery in this state which provides hospital, surgical or medical care
22 coverage or provides reimbursement for laboratory tests or reimbursement
23 for diagnostic X-ray services shall provide coverage for comprehensive
24 medical genetic testing to determine the presence or absence of an
25 inherited genetic characteristic in an individual, including tests of

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

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1 nucleic acid such as DNA, RNA, and mitochondrial DNA, chromosomes or
2 proteins in order to identify a predisposing genetic characteristic to
3 persons who were adoptees as defined in subdivision one of section one
4 hundred nine of the domestic relations law or persons who were placed in
5 foster care.

6 (B) Coverage provided under this paragraph may be limited to persons
7 residing in New York state.

8 (C) Coverage provided under this paragraph may be subject to annual
9 deductibles and co-insurance as deemed appropriate by the superinten-
10 dent.

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

13 (ww) (1) Every contract issued by a medical expense indemnity corpo-
14 ration, hospital service corporation or health service corporation that
15 provides hospital, surgical or medical care coverage or provides
16 reimbursement for laboratory tests or reimbursement for diagnostic X-ray
17 services shall provide coverage for comprehensive medical genetic test-
18 ing to determine the presence or absence of an inherited genetic charac-
19 teristic in an individual, including tests of nucleic acid such as DNA,
20 RNA, and mitochondrial DNA, chromosomes or proteins in order to identify
21 a predisposing genetic characteristic to persons who were adoptees as
22 defined in subdivision one of section one hundred nine of the domestic
23 relations law or persons who were placed in foster care.

24 (2) Coverage provided under this subsection may be limited to persons
25 residing in New York state.

26 (3) Coverage provided under this subsection may be subject to annual
27 deductibles and co-insurance as deemed appropriate by the superinten-
28 dent.

29 § 4. This act shall take effect on the ninetieth day after it shall
30 have become a law and shall apply to any policy issued, renewed, modi-
31 fied, altered, or amended on or after such date.