STATE OF NEW YORK

4119

2025-2026 Regular Sessions

IN SENATE

February 3, 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 electrolysis procedures to stop the growth of hair, when deemed medically necessary

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

Section 1. Subsection (i) of section 3216 of the insurance law is amended by adding a new paragraph 40 to read as follows:

(40) (A) Every policy which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for electrolysis procedures to stop the growth of hair, when determined medically necessary, including but not limited to instances necessary for gender-affirming treatment.

(B) Coverage provided under this paragraph may be subject to annual deductibles and co-insurance as deemed appropriate by the superintendent.

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

(24) (A) Every group or blanket policy delivered or issued for delivery in this state which provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for electrolysis procedures to stop the growth of hair, when determined medically necessary, including but not limited to instances necessary for gender-affirming treatment.

(B) Coverage provided under this paragraph may be subject to annual deductibles and co-insurance as deemed appropriate by the superintendent.

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

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

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(ww) (1) Every contract issued by a medical expense indemnity corporation, hospital service corporation or health service corporation that provides medical, major medical, or similar comprehensive-type coverage shall provide coverage for electrolysis procedures to stop the growth of hair, when determined medically necessary, including but not limited to instances necessary for gender-affirming treatment.

(2) Coverage provided under this subsection may be subject to annual deductibles and co-insurance as deemed appropriate by the superintendent.

§ 4. This act shall take effect on the ninetieth day after it shall have become a law and shall apply to any policy issued, renewed, modified, altered, or amended on or after such effective date.