

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 electro-
lysis procedures to stop the growth of hair, when deemed medically
necessary

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 which provides medical, major medical, or simi-
4 lar comprehensive-type coverage shall provide coverage for electrolysis
5 procedures to stop the growth of hair, when determined medically neces-
6 sary, including but not limited to instances necessary for gender-af-
7 firming treatment.

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

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

13 (24) (A) Every group or blanket policy delivered or issued for deliv-
14 ery in this state which provides medical, major medical, or similar
15 comprehensive-type coverage shall provide coverage for electrolysis
16 procedures to stop the growth of hair, when determined medically neces-
17 sary, including but not limited to instances necessary for gender-af-
18 firming treatment.

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

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

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

LBD08339-01-5

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

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

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