

STATE OF NEW YORK

4215

2025-2026 Regular Sessions

IN SENATE

February 3, 2025

Introduced by Sen. PARKER -- 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 mandatory health insurance coverage for prosthetic devices

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 40 to read as follows:

3 (40) Every policy which provides medical, major medical, or similar
4 comprehensive type coverage and provides coverage for durable medical
5 equipment shall provide coverage for prosthetic devices that are
6 intended for medically necessary rehabilitative and habilitative
7 purposes as required by 42 U.S.C. § 18022 that is equivalent to the
8 coverage provided for durable medical equipment. Coverage shall not be
9 denied if the policy holder's physician determines the prosthetic device
10 is the most appropriate model that adequately meets the medical needs of
11 the policy holder. The term "prosthetic device" as used in this para-
12 graph includes an artificial limb but shall not include shoes or any
13 other article considered as ordinary wearing apparel, whether or not
14 specially constructed. The term "policy holder" as used in this para-
15 graph shall mean a veteran of the armed forces who resides in the state
16 of New York and whose medical need for such prosthetic device resulted
17 from an injury suffered in the line of duty while serving in the armed
18 forces.

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

21 (23) Every policy which provides medical, major medical, or similar
22 comprehensive type coverage and provides coverage for durable medical
23 equipment shall provide coverage for prosthetic devices that are
24 intended for medically necessary rehabilitative and habilitative
25 purposes as required by 42 U.S.C. § 18022 that is equivalent to the

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

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1 coverage provided for durable medical equipment. Coverage shall not be
2 denied if the policy holder's physician determines the prosthetic device
3 is the most appropriate model that adequately meets the medical needs of
4 the policy holder. The term "prosthetic device" as used in this para-
5 graph includes an artificial limb but shall not include shoes or any
6 other article considered as ordinary wearing apparel, whether or not
7 specially constructed. The term "policy holder" as used in this para-
8 graph shall mean a veteran of the armed forces who resides in the state
9 of New York and whose medical need for such prosthetic device resulted
10 from an injury suffered in the line of duty while serving in the armed
11 forces.

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

14 (ww) Every policy which provides medical, major medical, or similar
15 comprehensive type coverage and provides coverage for durable medical
16 equipment shall provide coverage for prosthetic devices that are
17 intended for medically necessary rehabilitative and habilitative
18 purposes as required by 42 U.S.C. § 18022 that is equivalent to the
19 coverage provided for durable medical equipment. Coverage shall not be
20 denied if the policy holder's physician determines the prosthetic device
21 is the most appropriate model that adequately meets the medical needs of
22 the policy holder. The term "prosthetic device" as used in this
23 subsection includes an artificial limb but shall not include shoes or
24 any other article considered as ordinary wearing apparel, whether or not
25 specially constructed. The term "policy holder" as used in this
26 subsection shall mean a veteran of the armed forces who resides in the
27 state of New York and whose medical need for such prosthetic device
28 resulted from an injury suffered in the line of duty while serving in
29 the armed forces.

30 § 4. This act shall take effect May 1, 2027 and shall apply to all
31 policies and contracts issued, renewed, altered, or amended on or after
32 such effective date.