STATE OF NEW YORK

634--A

2025-2026 Regular Sessions

IN SENATE

(Prefiled)

January 8, 2025

Introduced by Sen. LIU -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the insurance law, in relation to requiring certain health insurance policies to provide coverage for diabetes screening for people having a body mass index of 23 or greater

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 15-b to read as follows:

(15-b) (A) Every policy which provides medical coverage that includes coverage for physician services in a physician's office and every policy which provides major medical or similar comprehensive-type coverage shall include coverage for screening for diabetes and prediabetes for persons whose body mass index is 23 KG/M2 or greater.

(B) A policy subject to this paragraph shall not impose a deductible, co-insurance, co-payment, or any other cost-sharing requirement on such coverage provided pursuant to this paragraph.

§ 2. Subsection (k) of section 3221 of the insurance law is amended by adding a new paragraph 7-a to read as follows:

(7-a) (A) Every group or blanket accident and health insurance policy issued or issued for delivery in this state which provides medical coverage that includes coverage for physician services in a physician's office and every policy which provides major medical or similar comprehensive-type coverage shall include coverage for screening for diabetes and prediabetes for persons whose body mass index is 23 KG/M2 or greater.

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

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(B) A group or blanket policy subject to this paragraph shall not impose a deductible, co-insurance, co-payment, or any other cost-sharing requirement on such coverage provided pursuant to this paragraph.

§ 3. Subsection (u-1) of section 4303 of the insurance law is renumbered subsection (u-2) and a new subsection (u-1) is added to read as follows:

(u-1) (1) A medical expense indemnity corporation or a health service corporation which provides medical coverage that includes coverage for physician services in a physician's office and every policy which provides major medical or similar comprehensive-type coverage shall include coverage for screening for diabetes and prediabetes for persons whose body mass index is 23 KG/M2 or greater.

(2) A contract subject to this subsection shall not impose a deductible, coinsurance, copayment, or any other cost-sharing requirement on such coverage provided pursuant to this subsection.

§ 4. This act shall take effect immediately and shall apply to policies and contracts issued, renewed, modified, altered or amended on or after such effective date.