

STATE OF NEW YORK

6499

2025-2026 Regular Sessions

IN SENATE

March 14, 2025

Introduced by Sen. CLEARE -- read twice and ordered printed, and when printed to be committed to the Committee on Women's Issues

AN ACT to amend the insurance law, in relation to coverage of primary and preventative obstetric and gynecological care

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

1 Section 1. Subparagraph (C) of paragraph 14 of subsection (l) of
2 section 3221 of the insurance law, as amended by chapter 219 of the laws
3 of 2011, is amended to read as follows:

4 (C) Such coverage required pursuant to subparagraph (A) or (B) of this
5 paragraph [~~may~~] **shall not** be subject to annual deductibles and coinsu-
6 rance [~~as may be deemed appropriate by the superintendent and as are~~
7 ~~consistent with those established for other benefits within a given~~
8 ~~policy~~].

9 § 2. Paragraph 1 of subsection (t) of section 4303 of the insurance
10 law, as amended by chapter 219 of the laws of 2011, is amended to read
11 as follows:

12 (1) A medical expense indemnity corporation, a hospital service corpo-
13 ration or a health service corporation that provides coverage for hospi-
14 tal, surgical, or medical care shall provide coverage for an annual
15 cervical cytology screening for cervical cancer and its precursor states
16 for women aged eighteen and older. Such coverage required by this para-
17 graph [~~may~~] **shall not** be subject to annual deductibles and coinsurance
18 [~~as may be deemed appropriate by the superintendent and as are consist-~~
19 ~~ent with those established for other benefits within a given contract~~].

20 § 3. The opening paragraph of paragraph 13 of subsection (k) of
21 section 3221 of the insurance law, as amended by chapter 219 of the laws
22 of 2011, is amended to read as follows:

23 Every group or blanket policy delivered or issued for delivery in this
24 state that provides major medical or similar comprehensive-type coverage
25 shall provide such coverage for bone mineral density measurements or

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

LBD10939-01-5

1 tests, and if such contract otherwise includes coverage for prescription
2 drugs, drugs and devices approved by the federal food and drug adminis-
3 tration or generic equivalents as approved substitutes. In determining
4 appropriate coverage provided by subparagraphs (A), (B) and (C) of this
5 paragraph, the insurer or health maintenance organization shall adopt
6 standards that include the criteria of the federal Medicare program and
7 the criteria of the national institutes of health for the detection and
8 treatment of osteoporosis, provided that such coverage shall be further
9 determined as follows:

10 § 4. The opening paragraph of subsection (bb) of section 4303 of the
11 insurance law, as amended by chapter 219 of the laws of 2011, is amended
12 to read as follows:

13 A health service corporation or a medical service expense indemnity
14 corporation that provides major medical or similar comprehensive-type
15 coverage shall provide such coverage for bone mineral density measure-
16 ments or tests, and if such contract otherwise includes coverage for
17 prescription drugs, drugs and devices approved by the federal food and
18 drug administration or generic equivalents as approved substitutes. In
19 determining appropriate coverage provided by paragraphs one, two and
20 three of this subsection, the insurer or health maintenance organization
21 shall adopt standards that include the criteria of the federal Medicare
22 program and the criteria of the national institutes of health for the
23 detection and treatment of osteoporosis, provided that such coverage
24 shall be further determined as follows:

25 § 5. The second undesignated paragraph of paragraph 26 of subsection
26 (b) of section 4322 of the insurance law, as amended by chapter 219 of
27 the laws of 2011, is amended to read as follows:

28 In determining appropriate coverage provided by subparagraphs (A), (B)
29 and (C) of this paragraph, the insurer or health maintenance organiza-
30 tion shall adopt standards that include the criteria of the federal
31 Medicare program and the criteria of the national institutes of health
32 for the detection and treatment of osteoporosis, provided that such
33 coverage shall be further determined as follows:

34 § 6. This act shall take effect on the sixtieth day after it shall
35 have become a law and shall apply to all policies issued, renewed, modi-
36 fied or altered on or after such date.