STATE OF NEW YORK

8550

2025-2026 Regular Sessions

IN SENATE

October 24, 2025

Introduced by Sen. WEIK -- read twice and ordered printed, and when printed to be committed to the Committee on Rules

AN ACT to amend the insurance law and the social services law, in relation to requiring certain health insurance plans cover electrocardiograms for adults and children who have received a coronavirus vaccine

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

Section 1. Items (iii), (iv) and (v) of subparagraph (E) of paragraph 17 of subsection (i) of section 3216 of the insurance law, items (iii) and (iv) as amended by chapter 219 of the laws of 2011 and item (v) as amended by section 3 of part M of chapter 57 of the laws of 2019, are amended and a new item (vi) is added to read as follows:

(iii) with respect to children, including infants and adolescents, evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by the health resources and services administration; [~~and~~]

(iv) with respect to women, such additional preventive care and screenings not described in item (i) of this subparagraph and as provided for in comprehensive guidelines supported by the health resources and services administration[~~.~~]*;*

(v) all FDA-approved contraceptive drugs, devices, and other products, including all over-the-counter contraceptive drugs, devices, and products as prescribed or as otherwise authorized under state or federal law; voluntary sterilization procedures pursuant to 42 U.S.C. 18022 and identified in the comprehensive guidelines supported by the health resources and services administration and thereby incorporated in the essential health benefits benchmark plan; patient education and counseling on contraception; and follow-up services related to the drugs, devices, products, and procedures covered under this [~~clause~~] *item*, including, but not limited to, management of side effects, counseling

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

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for continued adherence, and device insertion and removal. Except as otherwise authorized under this [~~clause~~] item, a contract shall not impose any restrictions or delays on the coverage required under this [~~clause~~] item. However, where the FDA has approved one or more therapeutic and pharmaceutical equivalent, as defined by the FDA, versions of a contraceptive drug, device, or product, a contract is not required to include all such therapeutic and pharmaceutical equivalent versions in its formulary, so long as at least one is included and covered without cost-sharing and in accordance with this [~~clause~~] item. If the covered therapeutic and pharmaceutical equivalent versions of a drug, device, or product are not available or are deemed medically inadvisable a contract shall provide coverage for an alternate therapeutic and pharmaceutical equivalent version of the contraceptive drug, device, or product without cost-sharing. (a) This coverage shall include emergency contraception without cost sharing when provided pursuant to a prescription, or order under section sixty-eight hundred thirty-one of the education law or when lawfully provided over-the-counter. (b) If the attending health care provider, in [~~his or her~~] such provider's reasonable professional judgment, determines that the use of a non-covered therapeutic or pharmaceutical equivalent of a drug, device, or product is warranted, the health care provider's determination shall be final. The superintendent shall promulgate regulations establishing a process, including timeframes, for an insured, an insured's designee or an insured's health care provider to request coverage of a non-covered contraceptive drug, device, or product. Such regulations shall include a requirement that insurers use an exception form that shall meet criteria established by the superintendent. (c) This coverage must allow for the dispensing of up to twelve months worth of a contraceptive at one time. (d) For the purposes of this [~~clause~~] item, "over-the-counter contraceptive products" shall mean those products provided for in comprehensive guidelines supported by the health resources and services administration as of January twenty-first, two thousand nineteen[~~.~~]; and

(vi) with respect to adults and children who have received a coronavirus vaccine, an electrocardiogram test and an interpretation of the results of such test, regardless of whether such adults and children have a family history of heart disease or conditions, if ordered by a physician or other licensed professional whose scope of practice under title eight of the education law provides the authority to administer such a test, in accordance with prevailing clinical standards.

§ 2. Items (iii) and (iv) of subparagraph (E) of paragraph 8 of subsection (l) of section 3221 of the insurance law, as amended by chapter 219 of the laws of 2011, are amended and a new item (v) is added to read as follows:

(iii) with respect to children, including infants and adolescents, evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by the health resources and services administration; [~~and~~]

(iv) with respect to women, such additional preventive care and screenings not described in item (i) of this subparagraph and as provided for in comprehensive guidelines supported by the health resources and services administration[~~.~~]; and

(v) with respect to adults and children who have received a coronavirus vaccine, an electrocardiogram test and an interpretation of the results of such test, regardless of whether such adults and children have a family history of heart disease or conditions, if ordered by a physician or other licensed professional whose scope of practice under

title eight of the education law provides the authority to administer such a test, in accordance with prevailing clinical standards.

§ 3. Subparagraphs (C) and (D) of paragraph 3 of subsection (j) of section 4303 of the insurance law, as added by chapter 219 of the laws of 2011, are amended and a new subparagraph (E) is added to read as follows:

(C) with respect to children, including infants and adolescents, evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by the health resources and services administration; [~~and~~]

(D) with respect to women, such additional preventive care and screenings not described in subparagraph (A) of this paragraph and as provided for in comprehensive guidelines supported by the health resources and services administration[~~.~~]; and

(E) with respect to adults and children who have received a coronavirus vaccine, an electrocardiogram test and an interpretation of the results of such test, regardless of whether such adults and children have a family history of heart disease or conditions, if ordered by a physician or other licensed professional whose scope of practice under title eight of the education law provides the authority to administer such a test, in accordance with prevailing clinical standards.

§ 4. Subdivision 2 of section 365-a of the social services law is amended by adding a new paragraph (t-1) to read as follows:

(t-1) with respect to adults and children who have received a coronavirus vaccine, an electrocardiogram test and an interpretation of the results of such test, regardless of whether such adults and children have a family history of heart disease or conditions, if ordered by a physician or other licensed professional whose scope of practice under title eight of the education law provides the authority to administer such a test, in accordance with prevailing clinical standards; provided, however, that the provisions of this paragraph relating to electrocardiogram tests shall not take effect unless all necessary approvals under federal law and regulation have been obtained to receive federal financial participation in the costs of such services.

§ 5. This act shall take effect immediately and shall apply to any policy issued, delivered, renewed, and/or modified on or after the effective date of this act.