STATE OF NEW YORK

9230

IN SENATE

February 18, 2026

Introduced by Sen. SCARCELLA-SPANTON -- 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 for perimenopausal and menopausal care and treatment

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 40 to read as follows:

(40) (A) Every policy that provides coverage for hospital, surgical or medical care shall provide coverage for perimenopausal and menopausal care and treatment administered by a physician or other licensed health care provider. Symptoms of menstrual complications for perimenopausal and menopausal care authorized under this paragraph include, but are not limited to: irregular menstrual periods, hot flashes, chills, slowed metabolism, vaginal or bladder problems, decrease in fertility, loss of bone, increase in low-density lipoprotein cholesterol levels, and sleep disruption including night sweats.

(B) For purposes of subparagraph (A) of this paragraph:

(i) "Menopause" means the permanent cessation of menstruation due to loss of ovarian follicular function, where ovaries stop releasing eggs and the body produces less estrogen and progesterone.

(ii) "Perimenopause" means the transition period in which a woman is near the end of her reproductive years or at the onset of menopause.

(C) Such coverage required pursuant to subparagraph (A) of this paragraph may be subject to annual deductibles and coinsurance as may be deemed appropriate by the superintendent and as are consistent with those established for other benefits within a given policy.

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

(24)(A) Every policy that provides coverage for hospital, surgical or medical care shall provide coverage for perimenopausal and menopausal care or treatment administered by a physician or other licensed health care provider. Symptoms of menstrual complications for perimenopausal and menopausal care authorized under this paragraph include, but are not

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

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limited to: irregular menstrual periods, hot flashes, chills, slowed metabolism, vaginal or bladder problems, decrease in fertility, loss of bone, increase in low-density lipoprotein cholesterol levels, and sleep disruption including night sweats.

(B) For purposes of subparagraph (A) of this paragraph:

(i) "Menopause" means the permanent cessation of menstruation due to loss of ovarian follicular function, where ovaries stop releasing eggs and the body produces less estrogen and progesterone.

(ii) "Perimenopause" means the transition period in which a woman is near the end of her reproductive years or at the onset of menopause.

(C) Such coverage required pursuant to subparagraph (A) of this paragraph may be subject to annual deductibles and coinsurance as may be deemed appropriate by the superintendent and as are consistent with those established for other benefits within a given policy.

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

(ww)(1) Any contract issued by a medical expense indemnity corporation, a hospital service corporation or a health services corporation that provides coverage for hospital, surgical or medical care shall provide coverage for perimenopausal and menopausal care or treatment administered by a physician or other licensed health care provider. Symptoms of menstrual complications for perimenopausal and menopausal care authorized under this paragraph include, but are not limited to: irregular menstrual periods, hot flashes, chills, slowed metabolism, vaginal or bladder problems, decrease in fertility, loss of bone, increase in low-density lipoprotein cholesterol levels, and sleep disruption including night sweats.

(2) For purposes of paragraph one of this subsection:

(A) "Menopause" means the permanent cessation of menstruation due to loss of ovarian follicular function, where ovaries stop releasing eggs and the body produces less estrogen and progesterone.

(B) "Perimenopause" means the transition period in which a woman is near the end of her reproductive years or at the onset of menopause.

(3) Such coverage required pursuant to paragraph one of this subsection may be subject to annual deductibles and coinsurance as may be deemed appropriate by the superintendent and as are consistent with those established for other benefits within a given contract.

§ 4. This act shall take effect on the first of January next succeeding the date on which it shall have become a law and shall apply to policies issued, reissued, renewed, modified or amended on or after such date.