

# STATE OF NEW YORK

9366

## IN SENATE

March 5, 2026

Introduced by Sen. BAILEY -- read twice and ordered printed, and when printed to be committed to the Committee on Investigations and Government Operations

AN ACT to amend the legislative law, in relation to establishing a uniform effective date for health insurance benefit mandates

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

1 Section 1. The legislative law is amended by adding a new section 43-a  
2 to read as follows:

3 § 43-a. Time of taking effect of laws related to health insurance  
4 coverage. 1. Every law enacted after the effective date of this section  
5 that adds provisions to or amends provisions of section three thousand  
6 two hundred sixteen, three thousand two hundred twenty-one, and four  
7 thousand three hundred three of the insurance law requiring a policy of  
8 health insurance to provide coverage for a new health care service,  
9 treatment, or benefit, or that otherwise mandates coverage under such  
10 policy shall take effect no earlier than the first of January next  
11 succeeding the date on which it shall have become a law and shall apply  
12 to policies and contracts issued, renewed, modified, altered or amended  
13 on or after such effective date.

14 2. The superintendent of financial services may promulgate such rules  
15 and regulations as are necessary to implement the provisions of this  
16 section.

17 § 2. This act shall take effect immediately.

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

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