

STATE OF NEW YORK

9659

IN SENATE

March 31, 2026

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

AN ACT to amend the insurance law, in relation to requiring health insurance coverage for home test kits for sexually transmitted diseases

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

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 42 to read as follows:

3 (42) Every policy which provides hospital, surgical or medical cover-
4 age or provides reimbursement for laboratory tests or reimbursement for
5 diagnostic X-ray services shall provide coverage for home test kits for
6 sexually transmitted diseases. For purposes of this paragraph, "home
7 test kit" means a product used for a test recommended by the federal
8 Centers for Disease Control and Prevention guidelines or the United
9 States Preventive Services Task Force, that has been Clinical Laboratory
10 Improvement Amendments of 1988-waived, cleared or approved by the United
11 States Food and Drug Administration, or developed by a laboratory in
12 accordance with established regulations and quality standards, to allow
13 individuals to self-collect specimens for sexually transmitted diseases,
14 including HIV, remotely at a location outside of a clinical setting.

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

17 (24) Every policy which provides hospital, surgical or medical cover-
18 age or provides reimbursement for laboratory tests or reimbursement for
19 diagnostic X-ray services shall provide coverage for home test kits for
20 sexually transmitted diseases. For purposes of this paragraph, "home
21 test kit" means a product used for a test recommended by the federal
22 Centers for Disease Control and Prevention guidelines or the United
23 States Preventive Services Task Force, that has been Clinical Laboratory
24 Improvement Amendments of 1988-waived, cleared or approved by the United
25 States Food and Drug Administration, or developed by a laboratory in
26 accordance with established regulations and quality standards, to allow

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

LBD06143-02-6

1 individuals to self-collect specimens for sexually transmitted diseases,
2 including HIV, remotely at a location outside of a clinical setting.

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

5 (yy) Every policy which provides hospital, surgical or medical cover-
6 age or provides reimbursement for laboratory tests or reimbursement for
7 diagnostic X-ray services shall provide coverage for home test kits for
8 sexually transmitted diseases. For purposes of this subsection, "home
9 test kit" means a product used for a test recommended by the federal
10 Centers for Disease Control and Prevention guidelines or the United
11 States Preventive Services Task Force, that has been Clinical Laboratory
12 Improvement Amendments of 1988-waived, cleared or approved by the United
13 States Food and Drug Administration, or developed by a laboratory in
14 accordance with established regulations and quality standards, to allow
15 individuals to self-collect specimens for sexually transmitted diseases,
16 including HIV, remotely at a location outside of a clinical setting.

17 § 4. This act shall take effect on the ninetieth day after it shall
18 have become a law and shall apply to any policy issued, delivered,
19 renewed, and/or modified on or after the effective date of this act.
20 Effective immediately, the addition, amendment and/or repeal of any rule
21 or regulation necessary for the implementation of this act on its effec-
22 tive date are authorized to be made and completed on or before such
23 effective date.