STATE OF NEW YORK

9992

IN SENATE

April 21, 2026

Introduced by Sen. MAYER -- 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 API to facilitate patient and provider access to health information for enrollees and contract providers

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

Section 1. The insurance law is amended by adding a new section 112 to read as follows:

§ 112. Information for enrollees and contracted providers. (a) Commencing January first, two thousand twenty-seven, to facilitate patient and provider access to health information, any health care insurance company authorized in this state to write health insurance shall establish and maintain the following application programming interfaces (API) for the benefit of enrollees and contracted providers, as applicable:

(1) Patient access API;

(2) Provider directory API; and

(3) Payer-to-payer exchange API.

(b) In addition to the API described in subsection (a) of this section, the department may require any health care insurance companies authorized to write health insurance to establish and maintain the following API, if and when final rules are published by the federal government:

(1) Provider access API; and

(2) Prior authorization support API.

(c) The API described in subsection (b) of this section shall be in accordance with standards published in a final rule issued by the federal Centers for Medicare and Medicaid Services and published in the Federal Register, and shall align with federal effective dates, including enforcement delays and suspensions, issued by the federal Centers for Medicare and Medicaid Services.

(d) For purposes of this section:

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

LBD06912-02-6

(1) "Application Programming Interface" or "API" means a set of rules or protocols that allows different software applications to communicate with each other, exchanging data and functionality, and acts as a standardized way for programs to interact and share information with one another.

(2) "Patient access API" means a secure and public-facing API to make patient membership, coverages, claims, clinical and prescription drug formulary information available. This API requires authentication for any user.

(3) "Provider directory API" means a secure and public facing API to make provider information available.

(4) "Payer-to-Payer exchange API" means a secure and public facing API to exchange patient data when a patient moves between payers to ensure continued access to their health data and support continuity of care between payers.

§ 2. This act shall take effect immediately.