



Annual Report 2025

New York State Senate Standing Committee on
Insurance

Senator Jamaal T. Bailey

Chair

Senator Andrea Stewart-Cousins
President Pro Tempore
NYS Senate Majority Leader



CHAIRMAN
INSURANCE

COMMITTEES

CODES
CRIME VICTIMS, CRIME AND CORRECTION
FINANCE
JUDICIARY
RULES

MEMBER

JOINT SENATE TASK FORCE ON
OPIOIDS, ADDICTION AND
OVERDOSE PREVENTION



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January 12, 2026

The Honorable Andrea Stewart-Cousins
Temporary President and Majority Leader
New York State Senate
Albany, NY 12247

Dear Senator Stewart-Cousins:

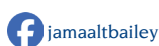
I am pleased to transmit the Annual Report of the Senate Standing Committee on Insurance for the 2025 Legislative Session. As Chair, I am proud to continue to lead our efforts to address important matters under my committee's jurisdiction.

During the 2025 Session, this Committee met six times in Session and reported sixty-seven bills. The Committee also held one hearing on the cost and availability of insurance for residential property this past year.

I thank my colleagues who served on the Committee for their efforts and support of the work that was done in the Committee this year, and I thank you for the continued support from the Majority Conference in the Committee's operations.

Sincerely,

Jamaal T. Bailey
Senator, 36th District



2025 LEGISLATIVE SESSION REPORT

NEW YORK STATE SENATE STANDING COMMITTEE ON INSURANCE

**Senator Jamaal T. Bailey –
Chair**

Committee Members

Joseph P. Addabbo, Jr.

Jeremy A. Cooney

Nathalia Fernandez

Andrew S. Gounardes

Pete Harckham

James Sanders Jr.

James Skoufis

Pamela A. Helming

Jake Ashby

Thomas F. O'Mara

Committee Staff

Noel Mendez, Committee Director

Jacqueline Jenkins-Cox, Committee Clerk

COMMITTEE JURISDICTION AND OVERVIEW

The New York State Senate Standing Committee on Insurance has legislative oversight responsibilities for issues concerning property/casualty, health and life insurance.

During the 2025 Legislative Session, 252 bills were referred to the Committee for its review. Of these bills, sixty-seven were reported from the Committee, eighteen were passed by the Senate, and twenty-two passed in both houses. This work was conducted through a series of six Committee meetings. A list of all bills that were reported from the Committee is provided at the end of this report.

In addition to its regular meetings, the Committee held one hearing and/or roundtable meeting. Topics of this hearing and/or roundtable included the cost and availability of residential property insurance.

COMMITTEE HIGHLIGHTS

The following key bills were acted on by the Committee in 2025:

- **S.698 (Chapter 448)** – Relates to financial loss as a result of a failed in-vitro fertilization or intra-uterine insemination.
- **S.1804A (Chapter 504)** – Requires insurance coverage for certain inhalers at no cost.
- **S.2000A (Chapter 576)** – Relates to mandatory health insurance coverage for follow-up screening or diagnostic services for lung cancer.
- **S.3323A (Chapter 447)** – Enacts the “Eli Parker Levitt Law” which requires commercial health insurance coverage of medically necessary transvaginal ultrasounds when recommended by national recognized clinical practice guidelines.
- **S.4157 (Chapter 439)** – Repeals section 3403 of the insurance law relating to anti-arson applications.
- **S.4960 (Chapter 4960)** – Relates to extending the exemption from filing requirements only with respect to rates and policy forms to out of state businesses.
- **S.5347A (Chapter 415)** – Relates to certain voidable transfers affecting a federal home loan bank.
- **S.5941B (Chapter 696)** – Requires peer-to-peer car sharing programs provide certain insurance coverage.
- **S.6897A (Chapter 660)** – Requires rates paid for rehabilitation and opioid treatment be pursuant to certain fee schedules published by the office of addiction services and supports.
- **S.7221 (Chapter 222)** – Extends certain provisions relating to medical malpractice insurers.
- **S.7287B (Chapter 418)** – Clarifies the provision of donate life registration to certain insured persons.

PUBLIC HEARINGS, ROUNDTABLES & NOMINATIONS

The Senate Standing Committee on Investigations and Government Operations, the Senate Standing Committee on Insurance, and the Senate Standing Committee on Housing, Construction and Community Development held a joint public hearing regarding the cost and availability of insurance for residential properties with the purpose of analyzing all aspects of the property/casualty and liability insurance markets for residential properties in New York, and to consider legislative and policy changes to promote access and affordability for all property owners and the long-term stability of insurance markets.

TWO HOUSE BILLS

BILL	SPONSOR	SUMMARY	SIGNIFICANT ACT
S.00364	GIANARIS	Prohibits restrictions on insurance policies based solely on the policyholder harboring or owning any dog of a specific breed or mixture of breeds.	Vetoed Memorandum 108
S.00698	KRUEGER	Provides for a credit insurance policy for the indemnification of an intended parent for expenses disbursed when either the intended parent or a person acting as surrogate receives in-vitro fertilization or intrauterine insemination treatment that fails and does not result in the birth of a child.	Substituted By A.3795 - Chaptered 448
S.01001	BROUK	Relates to including outpatient care provided by creative arts therapists in certain insurance policies covering care for other mental health services.	Substituted By A.3319 - Vetoed Memorandum 124
S.02000A	ADDABBO	Requires that health insurance policies shall provide coverage for follow-up screening or diagnostic services for lung cancer; provides that no patient cost sharing shall be imposed for follow-up screening or diagnostic services for lung cancer.	Substituted By A.1195A - Chaptered 576
S.03323A	SCARCELLA-SPANTON	Requires insurance policies to provide coverage for transvaginal ultrasounds during pregnancy.	Substituted By A.3280A - Chaptered 447
S.03654A	BAILEY	Requires health insurers to provide coverage for speech therapy for stuttering.	Substituted By A.7321A - Vetoed Memorandum 44
S.04157	SANDERS	Repeals provisions relating to mandatory anti-arson applications for insurance coverage to insure any building against the peril of fire or explosion.	Substituted By A.112 - Chaptered 439
S.04674A	JACKSON	Allows domestic insurers to make certain records available by electronic means if they are easily accessible from the insurer's principal office in this state and the insurer complies with all applicable state and federal laws and regulations.	Substituted By A.3028 - Chaptered 446

BILL	SPONSOR	SUMMARY	SIGNIFICANT ACT
S.04960	BAILEY	Relates to extending the exemption from filing requirements only with respect to rates and policy forms to businesses underwritten and transacted from an office outside this state.	Chaptered 550
S.04963	BAILEY	Requires the superintendent to promulgate regulations which provide standardized definitions for commonly used terms and phrases in certain insurance policies.	Substituted By A.1572 - Vetoed Memorandum 35
S.05048A	BAILEY	Relates to contractual liability insurance policies; provides that each provider may maintain a maximum of five service contract reimbursement insurance policies insuring its service contracts actively offered.	Substituted By A.979A - Chaptered 441
S.05347A	COMRIE	Relates to certain voidable transfers affecting a federal home loan bank including injunctions and the conduct of delinquency proceedings against insurers domiciled in this state.	Substituted By A.5600A - Chaptered 415
S.06441A	SKOUFIS	Requires certain health insurance policies include coverage for services provided by pharmacists related to contraceptives.	Vetoed Memorandum 50
S.06895A	BAILEY	Relates to cost sharing requirements for high deductible health plans and health savings accounts.	Substituted By A.5367A - Chaptered 625
S.06897A	BAILEY	Requires rates paid for rehabilitation and opioid treatment be pursuant to certain fee schedules published by the office of addiction services and supports.	Substituted By A.7038A - Chaptered 660
S.07221	BAILEY	Extends certain provisions relating to medical malpractice insurers until December 31, 2028.	Substituted By A.6595 - Chaptered 222
S.07287A	BAILEY	Provides that every insurance policy delivered or issued for delivery in New York which provides major medical or similar comprehensive-type coverage shall provide space on any enrollment, renewal or initial online portal process forms so that the insured or applicant for insurance shall register or decline registration in the donate life registry.	Substituted By A.7906A - Chaptered 418

SUMMARY OF COMMITTEE ACTIVITY

BILL	SPONSOR	SUMMARY	SIGNIFICANT ACT
S.00051	COMRIE	Relates to risk retention groups and commuter vans, pre-arranged for-hire vehicles, or accessible vehicles; defines terms; makes related provisions.	Passed the Senate
S.00364	GIANARIS	Prohibits restrictions on insurance policies based solely on the policyholder harboring or owning any dog of a specific breed or mixture of breeds.	Vetoed Memorandum 108
S.00438	MYRIE	Establishes the prescription drug supply chain transparency act; requires pharmacy services administrative organizations, pharmacy switch companies and rebate aggregators to register with the insurance department and to provide certain disclosures relating to the ownership and activities of such entities; relates to deposits into the pharmacy benefit manager regulatory fund.	Passed the Senate
S.00634B	LIU	Requires certain health insurance policies to provide coverage for diabetes and prediabetes screening.	Passed the Senate
S.00661	GIANARIS	Prohibits the imposition of different premium rates for disability insurance based on gender.	Passed the Senate
S.00698	KRUEGER	Provides for a credit insurance policy for the indemnification of an intended parent for expenses disbursed when either the intended parent or a person acting as surrogate receives in-vitro fertilization or intrauterine insemination treatment that fails and does not result in the birth of a child.	Substituted By A.3795 - Chaptered 448
S.00868	BAILEY	Requires certain health insurance policies to include coverage for the cost of certain infant and baby formulas.	Senate Rules
S.01001	BROUK	Relates to including outpatient care provided by creative arts therapists in certain insurance policies covering care for other mental health services.	Substituted By A.3319 - Vetoed Memorandum 124

BILL	SPONSOR	SUMMARY	SIGNIFICANT ACT
S.01763A	FERNANDEZ	Provides that for a substance use disorder outpatient treatment episode of care by a provider licensed, certified or otherwise authorized by the office of addiction services and supports, an insured shall only be responsible for a cost sharing fee not to exceed two hundred fifty dollars.	Passed the Senate
S.02000A	ADDABBO	Requires that health insurance policies shall provide coverage for follow-up screening or diagnostic services for lung cancer; provides that no patient cost sharing shall be imposed for follow-up screening or diagnostic services for lung cancer.	Substituted By A.1195A - Chaptered 576
S.02128	JACKSON	Requires certain health insurance issuers to certify that at least a majority of prescription drug rebates are provided to patients at the point of sale.	Reported to Senate Finance
S.02334	RIVERA	Provides for coverage of screenings for elevated lead levels exempting them from annual deductibles or coinsurance.	Reported to Senate Finance
S.02644	ADDABBO	Prohibits the retrospective denial of payment for substance use disorder treatment services if an insured was covered for such services at the time treatment was initiated; requires insurers to notify a treatment provider when an insured has lost coverage based on termination of the insured's employment.	Passed the Senate
S.02648	ADDABBO	Provides that dental insurance coverage shall include coverage for night guards; defines dental night guards; provides that dental night guards shall be covered under Medicaid.	Passed the Senate
S.03147	COONEY	Provides that the sale of a non-indemnity legal service plan shall not constitute doing an insurance business in this state; makes related provisions.	Passed the Senate
S.03185	RIVERA	Provides outpatient insurance coverage for non-opioid treatment of chronic pain including complementary and integrative treatments.	Reported to Senate Finance

BILL	SPONSOR	SUMMARY	SIGNIFICANT ACT
S.03212	KAVANAGH	Provides for state assistance to local governments for the enforcement of fire prevention and building codes using monies paid into the code enforcement account.	Reported to Senate Finance
S.03323A	SCARCELLA-SPANTON	Requires insurance policies to provide coverage for transvaginal ultrasounds during pregnancy.	Substituted By A.3280A - Chaptered 447
S.03352	SANDERS	Allows for certain notices related to property/casualty insurance contracts under the vehicle and traffic law to be delivered by electronic means.	Passed the Senate
S.03654A	BAILEY	Requires health insurers to provide coverage for speech therapy for stuttering.	Substituted By A.7321A - Vetoed Memorandum 44
S.04072A	BYNOE	Requires insurance coverage of sonograms and other diagnostic procedures used to detect breast cancer for covered persons with a prior history of breast cancer or who have a first degree relative with a prior history of breast cancer.	Senate Rules
S.04157	SANDERS	Repeals provisions relating to mandatory anti-arson applications for insurance coverage to insure any building against the peril of fire or explosion.	Substituted By A.112 - Chaptered 439
S.04674A	JACKSON	Allows domestic insurers to make certain records available by electronic means if they are easily accessible from the insurer's principal office in this state and the insurer complies with all applicable state and federal laws and regulations.	Substituted By A.3028 - Chaptered 446
S.04850	RYAN C	Provides that individuals may receive breast cancer screenings under an insurance plan when such individual has a second degree relative with a prior history of breast cancer.	Passed the Senate
S.04867A	FAHY	Prohibits the application of fail-first or step therapy protocols to coverage for the diagnosis and treatment of serious mental health conditions; defines serious mental health condition.	Senate Rules
S.04917A	SCARCELLA-SPANTON	Requires health insurance contracts cover postpartum pelvic floor physical therapy for new mothers.	Senate Rules

BILL	SPONSOR	SUMMARY	SIGNIFICANT ACT
S.04960	BAILEY	Relates to extending the exemption from filing requirements only with respect to rates and policy forms to businesses underwritten and transacted from an office outside this state.	Chaptered 550
S.04961	BAILEY	Provides insurance coverage for cranial prostheses for a diagnosed health condition, chronic illness, or injury.	Reported to Senate Finance
S.04963	BAILEY	Requires the superintendent to promulgate regulations which provide standardized definitions for commonly used terms and phrases in certain insurance policies.	Substituted By A.1572 - Vetoed Memorandum 35
S.04964	BAILEY	Relates to medical malpractice excess line insurance.	Passed the Senate
S.05045A	BAILEY	Provides that any copayment or coinsurance amount charged by an insurer to the insured for services rendered by a physical therapist or an occupational therapist shall not be more than twenty-five percent greater than the copayment or coinsurance amount imposed for an office visit to a licensed primary care physician or osteopath for the same or a similar diagnosed condition.	Senate Rules
S.05047	BAILEY	Allows for insurance providers and corporations to create and offer reward or incentive programs to eligible members.	Passed the Senate
S.05048A	BAILEY	Relates to contractual liability insurance policies; provides that each provider may maintain a maximum of five service contract reimbursement insurance policies insuring its service contracts actively offered.	Substituted By A.979A - Chaptered 441
S.05049	BAILEY	Relates to licensing of independent insurance adjusters by waiving requirements regarding a written examination if the applicant holds a claim certification from a national or state-based claims association.	Passed the Senate

BILL	SPONSOR	SUMMARY	SIGNIFICANT ACT
S.05114	HINCHEY	Requires all policies that provide coverage for inpatient hospital care to include benefits for child and family treatment and support services and children's home and community based services.	Reported to Senate Finance
S.05263	ASHBY	Provides that coverage for outpatient diagnosis and treatment of substance use disorder shall not be subject to pre-authorization.	Senate Rules
S.05310	BAILEY	Permits a waiver of the diligent effort requirement in limited circumstances for certain insurance coverage to be placed by licensed excess line brokers with unauthorized insurers where a retail producing insurance broker seeks to procure or place commercial lines insurance through an unaffiliated wholesale excess line insurance broker.	Senate Rules
S.05311	BAILEY	Relates to mortgage guaranty insurance; allows for withdrawals from the contingency reserve if the superintendent determines that such withdrawals will not be harmful to policy holders.	Senate Rules
S.05313A	BAILEY	Addresses non-covered dental services by requiring all policies providing coverage of and all contracts for dental services issued to include a disclosure stating that a participating provider may charge their normal fee for services that are not covered; requires a cost estimate to be provided.	Senate Rules
S.05318	BAILEY	Prohibits insurers from reducing disability benefits due to the actual or anticipated receipt of social security disability benefits unless certain conditions are met.	Senate Rules
S.05326	BAILEY	Provides for standardized health insurance contracts for small dental employers who meet certain criteria.	Passed the Senate
S.05332	BAILEY	Allows for spouses and domestic partners to invoke coverage of a health insurance plan for long term care for an incapacitated individual.	Reported to Senate Finance

BILL	SPONSOR	SUMMARY	SIGNIFICANT ACT
S.05347A	COMRIE	Relates to certain voidable transfers affecting a federal home loan bank including injunctions and the conduct of delinquency proceedings against insurers domiciled in this state.	Substituted By A.5600A - Chaptered 415
S.05461	COMRIE	Requires the department of financial services to fulfill certain requirements to implement homeowner natural disaster preparedness, home safety and loss prevention courses.	Senate Rules
S.05545	HOYLMAN-SIGAL	Establishes "The Equity in Fertility Treatment Act"; relates to the definition of infertility and health insurance coverage for the treatment of infertility.	Senate Rules
S.05556	HOYLMAN-SIGAL	Relates to gender indication on insurance claim forms; provides policies shall not exclude coverage if gender indication is different from sex assigned at birth or gender otherwise recorded.	Senate Rules
S.05565	BAILEY	Requires health insurance policies and Medicaid to cover patient navigation services.	Reported to Senate Finance
S.06122A	BAILEY	Permits licensed insurance agents, brokers, adjusters, consultants, and intermediaries to carryover up to five hours of continuing education credit per biennial licensing period.	Senate Rules
S.06441A	SKOUFIS	Requires certain health insurance policies include coverage for services provided by pharmacists related to contraceptives.	Vetoed Memorandum 50
S.06551	BAILEY	Includes image-guided biopsies under mandatory insurance coverage for breast cancer screening.	Passed the Senate
S.06749	WEBB	Provides for insurance coverage of comprehensive annual medical examinations for firefighters due to their increased risk for cancer and cancer-related diseases.	Senate Rules
S.06895A	BAILEY	Relates to cost sharing requirements for high deductible health plans and health savings accounts.	Substituted By A.5367A - Chaptered 625

BILL	SPONSOR	SUMMARY	SIGNIFICANT ACT
S.06897A	BAILEY	Requires rates paid for rehabilitation and opioid treatment be pursuant to certain fee schedules published by the office of addiction services and supports.	Substituted By A.7038A - Chaptered 660
S.07221	BAILEY	Extends certain provisions relating to medical malpractice insurers until December 31, 2028.	Substituted By A.6595 - Chaptered 222
S.07287A	BAILEY	Provides that every insurance policy delivered or issued for delivery in New York which provides major medical or similar comprehensive-type coverage shall provide space on any enrollment, renewal or initial online portal process forms so that the insured or applicant for insurance shall register or decline registration in the donate life registry.	Substituted By A.7906A - Chaptered 418
S.07856	HELMING	Requires that accident prevention courses include components of instruction in portable electronic device awareness and cannabis use awareness.	Senate Rules
S.07915	GOUNARDES	Requires insurance coverage for early egg and peanut allergen introduction dietary supplements for infants at no cost.	Reported to Senate Finance

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