**The New York State Assembly**
Annual Report

# 2025



**Committee on**
Insurance

**Speaker Carl E. Heastie**
**David I. Weprin, CHAIR**

DAVID I. WEPRIN
MEMBER OF ASSEMBLY
24TH DISTRICT

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**STATE OF NEW YORK**
**ALBANY**

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Insurance Committee

**COMMITTEES**
Banks
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**TASK FORCE**
Puerto Rican/Hispanic Task Force
Asian Pacific American Task Force

December 15, 2025

The Honorable Carl E. Heastie
Speaker of the Assembly
Room 932, Legislative Office Building
Albany, New York 12248

Dear Speaker Heastie:

I hereby submit to you the 2025 Annual Report for the Committee on Insurance. I am pleased to report that the Committee had another successful session owing to the commitment of our members, diligence of its staff and the direction of your leadership. The Committee's 2025 session was defined by legislation that would expand access to essential healthcare services, bolster protections for policyholders, fortify and prepare homes for increasingly extreme weather events, and build a more resilient and prosperous insurance market in New York State.

To ensure New Yorkers have access to a full array of necessary healthcare services, the Committee reported, and the Assembly passed, legislation that would require commercial insurance coverage of asthma inhalers with no cost sharing (A.128-A, Gonzalez-Rojas), follow-up screening and diagnostic services for lung cancer with no cost sharing (A.1195-A, Peoples-Stokes), outpatient care provided by licensed creative arts therapists (A.3319, Bronson), and backup cochlear implant processors (A.6314-A, Wieder).

This year the Committee made great progress in codifying coverage of healthcare services for women. This includes legislation that would require insurance coverage of lactation consultant services (A.4677-A, Jackson) and coverage of transvaginal ultrasounds (A.3280-A, Bichotte Hermelyn). The Committee reported, and the Governor signed, legislation to authorize credit insurance policies for the indemnification of an intended parent for expenses incurred when either an intended parent or a person acting as a surrogate receives in-vitro fertilization (IVF) or intrauterine insemination (IUI) treatment that fails and does not result in the birth of a child (A.3795, Weprin).

This will make fertility treatment more affordable, accessible, and less financially risky for anyone wishing to become a parent in New York.

In addition to its work on healthcare accessibility, the Committee made great strides in bolstering protections for policyholders in the state. The Committee reported, and the Assembly passed, legislation that would require dental insurers to disclose fees that may be imposed by providers for services that are not covered by the insurance policy (A.3687-B, Weprin) and to annually report to the Department of Financial Services on data related to their dental benefits plans, increasing transparency for consumers (A.3919-A, Weprin). The Committee also reported, and the Assembly passed, legislation to streamline the payment of claims from insurers to providers by allowing for the use of virtual credit cards in addition to other methods of electronic payment (A.3986-A, Bores). In addition, the Committee advanced legislation that would ensure that consumers who have a high-deductible health plan regulated by the federal Internal Revenue Service will continue to receive tax benefits regardless of any future limitations on cost sharing that may be passed in New York (A.5367-A, Weprin). Furthermore, the Committee reported legislation that would require the Office of Mental Health and the Office of Addiction Supports and Services to publish a fee schedule for outpatient mental health and substance use disorder services so that insurers are able to reimburse providers at the Medicaid rate, providing parity for mental health services regardless of whether patients have public or private insurance coverage (A.7038-A, Weprin). These bills, among others, are critical to protect New Yorkers amidst an ever-evolving insurance marketplace.

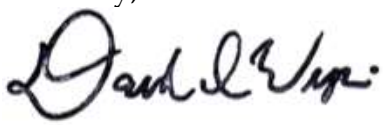
Some of the Committee's most important work revolved around developing and reporting legislation that would ready the property and casualty insurance market and homeowners for extreme weather events that will impact the state in years to come. During the Committee's 2023 public hearing, experts in the insurance industry testified that more frequent and severe extreme weather events, coupled with historically high levels of inflation, asset values and reinsurance costs have dramatically increased insurers' risk exposure. Consequently, homeowner's policies have dramatically increased in price, particularly for homeowners in areas with higher risk to flood events and hurricanes, threatening to make insurance unaffordable or outright unavailable for many New Yorkers.

To prepare homeowners for future storms and reduce insurers' risk exposure, the Committee reported legislation that would require the Department of Financial Services (DFS) to implement the homeowner natural disaster preparedness, home safety and loss prevention program authorized in the 2016 budget (A.182, Cruz). This program would authorize the superintendent of DFS to approve and allow insurers to offer actuarially appropriate reductions in homeowner's insurance for three years following a homeowner's successful completion of a homeowner natural disaster preparedness, home safety and loss prevention course. Such courses shall provide useful information to homeowners on courses of action that can be taken before, during and after the

occurrence of a natural disaster, strategies to reduce risk exposure to insured residential property, and information about the installation of equipment, devices or other capital improvements to real property which can help to eliminate or mitigate damage to real or personal property.

The 2025 session resulted in the development, reporting, and ultimately the passage of legislation that will improve the quality and accessibility of insurance products sold in New York State. I thank the members and staff of the Assembly Committee on Insurance for their great efforts during this past session and again thank you, Mr. Speaker, for your exceptional leadership, commitment to this legislative body and for your faith in allowing me to serve in this important capacity.

Sincerely,



David I. Weprin, Chair
New York State Assembly
Standing Committee on Insurance

# NEW YORK STATE ASSEMBLY

# STANDING COMMITTEE ON INSURANCE

David I. Weprin, Chair

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| Demond Meeks | Jake Blumencranz |
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| Catalina Cruz | |
| Jen Lunsford | |
| Alex Bores | |
| Paula Elaine Kay | |
| Aron Wieder | |
| Kalman Yeger | |

▪ COMMITTEE STAFF ▪

Fletcher Whyland, Assistant Secretary for Program and Policy
Jessie A. Brill, Analyst
Christana Majekodunmi, Associate Counsel
Alejandro Avellaneda, Legislative Director
Julia Todaro, Program and Counsel Secretary

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# ▪ 2025 - 26 Budget ▪

This year's budget negotiations provided a promising opportunity for the Legislature and Executive to expand reporting on pharmacy benefit managers, bolster the insurance market for for-hire vehicles, and ensure affordability of insurance for the Javits Center in New York City.

One accomplishment in the Enacted Budget was expanding the scope of information that must be reported annually to the Department of Financial Services (DFS) by pharmacy benefit managers (PBMs). In 2022, New York State created Article 29 of the Insurance Law, which established registration, licensing, and reporting requirements for PBMs. Starting in 2024, PBMs were required to be licensed and to submit the first annual report of their general financial activities and terms and conditions in their contracts with any third parties, like pharmacies and health plans. In order to provide additional oversight, the Enacted Budget requires that PBMs include in this report additional information about the specifics of individual rebate contracts with drug manufacturers. This will allow DFS to review the types and amounts of rebates and other discounts the PBMs receive from manufacturers and how those cost savings are passed on to health plans and their insureds.

Another success in this year's Enacted Budget was the strengthening of the insurance market for for-hire vehicles through changes in how rates are set. Any insurer of for-hire vehicles must now submit their rates to DFS for prior approval every 2 years, starting August 1, 2025. This will allow DFS to ensure that rates are adequate, insurers remain solvent, and new insurers who wish to join New York's for-hire vehicle insurance market are able to compete. The Enacted Budget also included a provision to allow for-hire vehicle insurers to increase their rates twice a year without prior approval from DFS, up to a 5% increase. This "flex rating" will allow insurers that are new to the for-hire vehicle insurance market to adjust their rates as they adapt to market conditions.

Additionally, the Enacted Budget allows the New York Convention Center Operating Corporation (NYCCOC), which operates the Javits Center on the west side of Manhattan, to form a pure captive insurance company. Facing skyrocketing premiums and decreased access to insurance options, NYCCOC sought the ability to form a captive as one possibility for reducing costs and ensuring that they are fully covered for all risks associated with their unique business. Over several months, NYCCOC will hire a third party to conduct a feasibility study on the formation of this captive and what lines of insurance and risks would be covered by it, the results of which will be provided to the legislature and Governor, pursuant to the Enacted Budget. This option will allow NYCCOC to continue to operate sustainably, providing high quality and safe services for New Yorkers for the foreseeable future.

The SFY 2025-26 Budget also includes routine but crucial extensions of the Entertainment Workers Demonstration Program, which assists eligible entertainment industry employees in maintaining insurance during episodic employment, and the Physician Excess Medical Malpractice Program, which provides excess medical malpractice coverage for over 18,000 New York physicians and dentists.



*Chairman Weprin with fellow members of the Insurance Committee during a committee meeting.*

# ▪HEALTH INSURANCE ▪

A. *Coverage of Asthma Inhalers*
*A.128-A Gonzalez-Rojas / S.1804-A Rivera*
*Chapter 504 of the Laws of 2025*

This law requires commercial health insurance policies with prescription drug coverage to provide coverage of one form of rescue and one form of maintenance inhalers prescribed by a health care provider for the treatment of asthma with no patient cost-sharing.

This bill was signed by the Governor.

B. *Coverage of Neuropsychological Exams for Dyslexia*
*A.419 R. Carroll / S.756 Hoylman-Sigal*
*Chapter 8 of the Laws of 2025*

This law amends Chapter 548 of the Laws of 2024 to require insurance contracts to cover neuropsychological examinations for dyslexia when performed by a health care professional licensed, certified, or authorized pursuant to title eight of the education law and acting within the scope of their practice.

This bill was signed by the Governor.

C. *Coverage of Scalp-Cooling Systems*
*A.430 Rosenthal / S.774 Stavisky*
*Chapter 14 of the Laws of 2025*

This law amends Chapter 595 of the Laws of 2024 to require certain large group health insurance policies and contracts to cover scalp cooling systems for the preservation of hair during cancer chemotherapy treatment.

This bill was signed by the Governor.

D. *Step Therapy Protocol Requirements*
*A.443 McDonald / S.2676 Bailey*
*Chapter 20 of the Laws of 2025*

This law amends Chapter 641 of the Laws of 2024 to prevent step therapy protocols from requiring an insured to try and fail on more than two drugs used to treat the same medical condition or disease, remove reference to "prima facie", provide technical and clarifying amendments to Chapter 641 of the Laws of 2024, and sets forth an effective date of January 1, 2026.

This bill was signed by the Governor.

E. *Coverage of Acupuncture Services*
*A.622-B Kim / S.5955-A Parker*

This bill would require large group health insurance policies to cover acupuncture treatment, subject to reasonable deductible, copayment, or coinsurance amounts provided that such amounts are not greater than that of other health benefits.

This bill was advanced to Third Reading Calendar.

F. *Coverage of Follow-Up Screening and Diagnostics for Lung Cancer*
*A.1195-A Peoples-Stokes / S.2000-A Addabbo*
*Chapter 576 of the Laws of 2025*

This law requires commercial health insurance policies to provide coverage for follow-up screening or diagnostic services for lung cancer with no patient cost-sharing.

This bill was signed by the Governor.

G. *Coverage of Diagnoses Involving Medically Fragile Children*
*A.2384 Eichenstein / S.965 Hoylman-Sigal*

This bill would require commercial health insurance policies to provide coverage of treatment for rare diseases, life-threatening conditions or diseases, degenerative and disabling conditions, or diagnoses involving medically fragile children by a provider of the patient's choice.

This bill was advanced to Third Reading Calendar.

H. *Coverage of Epinephrine Auto-Injectors*
*A.2443 Yeger / S.760 Rivera*
*Chapter 81 of the Laws of 2025*

This law amends Chapter 553 of the Laws of 2024 to clarify coverage requirements for epinephrine auto-injectors to specify that such coverage may be subject to the plan's annual deductible.

This bill was signed by the Governor.

I. *Prohibiting Fees for Electronic Provider Payments*

*A.2495 McDonald*

This bill would prohibit the imposition of fees or payment reductions to health care providers because those providers opted to receive payments through electronic or paper means.

This bill was reported to Rules.

J. *Coverage of Prenatal Vitamins*
*A.2675 Kay / S.742 Addabbo*
*Chapter 74 of the Laws of 2025*

This law amends Chapter 421 of the Laws of 2024 to require commercial health insurance plans that do not provide coverage of prescription drugs to provide coverage for prenatal vitamins and prohibit the imposition of annual deductibles and coinsurance on covered prenatal vitamins.

This bill was signed by the Governor.

K. *Coverage of Transvaginal Ultrasounds*
*A.3280-A Bichotte Hermelyn / S.3323-A Scarcella-Spanton*
*Chapter 447 of the Laws of 2025*

This law requires commercial health insurance policies to provide coverage of transvaginal ultrasounds when recommended by nationally recognized clinical practice guidelines.

This bill was signed by the Governor.

L. *Coverage of Creative Arts Therapy Services*
*A.3319 Bronson / S.1001 Brouk*

This bill would require commercial health insurance policies to provide coverage of outpatient care provided by licensed creative arts therapists.

This bill was vetoed by the Governor.

M. *Non-Covered Dental Services*
*A.3687-B Weprin / S.5313-A Bailey*

This bill would require insurers that issue dental insurance policies to disclose that providers may charge the patient a fee for any services that are not covered by that dental insurance policy.

This bill passed the Assembly.

N. *Utilization Review Reform*
*A.3789-A Weprin / S.7297-A Hoylman-Sigal*

This bill would require health insurers to utilize recognized evidence-based and peer reviewed clinical review criteria that takes into account the needs of a typical patient population and diagnoses, make a pre-authorization determination within 72 hours of receipt of necessary information, and within 24 hours for requests from insured with a medical condition that places the health of the insured in serious jeopardy without the recommended health care services, and to make a prior authorization approval be valid for the duration of a prescription and the duration of treatment for a specific condition.

This bill was Reported to Rules.

O. *Credit Insurance for Failed IVF or IUI*
*A.3795 Weprin / S.698 Krueger*
*Chapter 448 of the Laws of 2025*

This law 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.

This bill was signed by the Governor.

P. *Annual Reporting on Dental Benefits*
*A.3919-A Weprin / S.6254-A Skoufis*

This bill would require insurers and corporations that issue, sell, renew or offer a specialized dental benefits plan policy or contract to report annually on data related to such dental benefits plan policies.

This bill passed the Assembly.

Q. *Prescription Drug Formulary Coverage for Interchangeable Biologics and Biosimilars*
*A.3973-A McDonald / S.3485-A Hinchey*

This bill would allow a utilization review agent to require an insured to try an interchangeable biological product or biosimilar prior to providing coverage for a brand name prescription reference product drug or drugs as part of a step therapy protocol override determination. It would also allow an insurer to move a prescription

drug to a tier with a larger deductible, copayment or coinsurance if a biosimilar for that drug is added to the formulary at the same time.

This bill was reported to Rules.

R. *Payment of Claims Via Virtual Credit Cards*
*A.3986-A Bores / S.2105-A Cooney*
*Chapter 647 of the Laws of 2025*

This law authorizes an insurer to pay a claim for reimbursement made by a provider using a credit card, virtual credit card or electronic funds transfer payment method that imposes on the provider a fee or similar charge to process the payment. It defines "virtual credit card" as a single-use series of numbers linked to a fixed dollar amount and provided by an insurer to a provider for the purpose of paying a claim for health care services performed by the provider.

This bill was signed by the Governor.

S. *Coverage of Lactation Consultant Services*
*A.4677-A Jackson / S.1670-A Salazar*

This bill would require insurance coverage for lactation support services by a certified lactation consultant who evaluates and manages lactation and infant feeding problems and provides preventative clinical consulting to prevent or minimize the occurrence of potential problems.

This bill passed the Assembly.

T. *High-Deductible Health Plan Exemption*
*A.5367-A Weprin / S.6895-A Bailey*
*Chapter 625 of the Laws of 2025*

This law exempts high-deductible health plans and health savings accounts from any future legislation that would reduce or eliminate cost sharing. Federal law requires that insureds with these plans meet their cost sharing requirements before coverage becomes available.

This bill was signed by the Governor.

U. *Reimbursement for Anesthesia Services*
*A.5375-A Weprin / S.7918-A Skoufis*

This bill would allow insurers to use a time related reimbursement methodology for anesthesia services only if such methodology is based upon criteria established by an independent organization.

This bill was reported to Rules.

V. *Coverage of Backup Cochlear Implant Processors*
*A.6314-A Wieder / S.8265-A Sutton*

This bill would require insurance companies to cover backup processing devices for patients with cochlear implants during the initial implementation and for replacements and upgrades.

This bill was vetoed by the Governor.

W. *Cost Sharing for Physical and Occupational Therapy*
*A.6484-A Weprin / S.5045-A Bailey*

This bill would provide 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.

This bill was advanced to Third Reading Calendar.

X. *Coverage of Image-Guided Breast Biopsies*
*A.6561-A Weprin / S.6551 Bailey*

This bill would require insurers to cover image-guided breast biopsies as part of mandatory insurance coverage for breast cancer screening.

This bill was advanced to Third Reading Calendar.

Y. *Medical Malpractice Insurance Exemption*
*A.6595 Weprin / A.7221 Bailey*
*Chapter 222 of the Laws of 2025*

This law extends the exemption for medical malpractice insurers from the risk-based capital requirements of Insurance Law §1324 until December 31, 2028. It also extends the exemption for medical malpractice insurers from an order of rehabilitation or liquidation on the grounds the insurer is insolvent or has failed an order of the Superintendent to make good on an impairment of its capital until December 31, 2028.

This bill was signed by the Governor.

Z. *Optometry Freedom Act*
*A.6615 Bores / S.6813 Bailey*

This bill would enact the Optometry Freedom Act, which prohibits a carrier or vision plan restricting an optometrist's choice of supply.

This bill was reported to Rules.

AA. *Reimbursement for Pharmacists Dispensing Contraceptives*
*A.6917-A McDonald / S.6441-A Skoufis*

This bill would require health insurance policies to include coverage for services provided by pharmacists related to contraceptives.

This bill was vetoed by the Governor.

BB. *Fee Schedules for Mental Health and Substance Use Disorder Treatment*
*A.7038-A Weprin / S.6897-A Bailey*
*Chapter 660 of the Laws of 2025*

This law requires the Office of Mental Health and the Office of Addiction Services and Supports to publish a fee schedule for outpatient mental health and substance abuse disorder services that could be used by commercial insurers to reimburse providers at the Medicaid rate.

This bill was signed by the Governor.

CC. *Coverage for Speech Therapy for Stuttering*
*A.7321-A Weprin / S.3654-A Bailey*

This bill would require health insurers to provide coverage of speech therapy for the treatment of stuttering with no cost sharing or visit limitations.

This bill was vetoed by the Governor.

# ▪ PROPERTY / CASUALTY INSURANCE ▪

A. *Anti-Arson Applications*
*A.112 Berger / S.4157 Sanders*
*Chapter 439 of the Laws of 2025*

This law repeals a requirement that consumers seeking to purchase or renew policies covering multi-family dwellings in New York City complete an anti-arson application for their coverage to be effective.

This bill was signed by the Governor.

B. *Homeowner Natural Disaster Preparedness, Home Safety and Loss Prevention Courses*
*A.182 Cruz / S.5461 Comrie*

This bill would require the DFS to issue a request for proposal to implement the homeowner natural disaster preparedness, home safety and loss prevention program authorized in the 2016-17 enacted budget.

This bill passed the Assembly.

C. *Coastal Market Assistance Program Expansion*
*A.425 Otis / S.771 Mayer*
*Chapter 11 of the Laws of 2025*

This law amends Chapter 582 of the Laws of 2024 to increase the number of properties eligible for the coastal market assistance program to include properties located within one mile off the shore of the Hudson River.

This bill was signed by the Governor.

D. *Dog Breed Discrimination in Renters Insurance Policies*
*A.893 Rosenthal / S.364 Gianaris*

This bill would prohibit an insurer from cancelling, refusing to issue or renew, increasing the premium of a renters insurance policy or excluding, limiting, restricting or reducing coverage based solely upon a policyholder's harboring or owning any dog of a specific breed or mixture of breeds.

This bill was vetoed by the Governor.

E. *Service Contract Reimbursement Insurance*
*A.979-A Lunsford / S.5048-A Bailey*
*Chapter 441 of the Laws of 2025*

This law provides that each provider of contractual liability insurance policies may maintain a maximum of five service contract reimbursement insurance policies insuring its service contracts actively offered.

This bill was signed by the Governor.

F. *Service Contracts for Accidental Damages*
*A.1062 Lunsford*

This bill would allow service contract coverage to include coverage for power surges and accidental damage from handling commencing on the date of purchase of a covered device and may run concurrently with the manufacturer's warranty.

This bill was reported to Rules.

G. *Lead Paint Exclusion*
*A.1067 Rivera/ S.133 Ryan, S.*

This bill would prohibit insurers licensed to provide liability coverage to rental property owners from excluding coverage of losses caused by exposure to lead-based paint.

This bill was advanced to Third Reading Calendar.

H. *Alternative Forms of Identification for Renters Insurance*
*A.1260 Cruz / S.7709 Sepúlveda*

This bill would allow applicants for renters insurance to submit to the insurer a municipal identification card or other state or local government-issued identification card.

This bill passed the Assembly.

I. *Standardized Requirements for Pet Insurance Policies*
*A.1433 Hunter / S.5324 Bailey*

This bill would standardize the definitions and policy disclosures required in pet insurance policies issued under the insurance law and would create training,

licensure, and sales practices requirements for insurance producers that sell pet insurance.

This bill was vetoed by the Governor.

J. *Standardized Requirements for Travel Insurance Policies*
*A.1457 Hunter / S.5304 Bailey*

This bill would enact the "New York Travel Insurance Act" to regulate the licensing and registration of limited lines travel insurance producers and travel retailers, and the sale and marketing of travel insurance and related products.

This bill was vetoed by the Governor.

K. *Mutual Holding Company Formation*
*A.3710 Weprin / S.5305 Bailey*

This bill would provide for the formation of mutual holding companies by certain domestic mutual property/casualty insurers and the associated reorganization of a domestic mutual property/casualty insurer into a domestic stock property/casualty insurer.

This bill was reported to Rules.

L. *Free Trade Zone Filing Exemption Expansion*
*A.3888 Weprin / S.4960 Bailey*
*Chapter 550 of the Laws of 2025*

This law removes the requirement that insurance business be underwritten and transacted from an office within the state to be eligible for placement in the Free Trade Zone.

This bill was signed by the Governor.

# ▪ AUTO INSURANCE ▪

A. *Commuter Van Captive Insurance Program*
*A.5113-B Anderson / S.4809-B Comrie*

This bill would establish a captive insurance program for commuter vans, black cars, ambulettes, paratransit vehicles, small school buses, charter buses, pre-arranged for-hire vehicles, and accessible vehicles that are engaged in the business of carrying or transporting passengers for hire.

This bill was reported to Ways and Means.

B. *Peer-to-Peer Car Sharing Program Insurance*
*A.6576-B Weprin / S.5941-B Skoufis*
*Chapter 696 of the Laws of 2025*

This law requires that peer-to-peer car sharing programs provide insurance coverage in amounts equal to the financial responsibility requirements set forth in the Vehicle and Traffic Law for traditional rental car companies. It also removes any requirements for peer-to-peer car sharing programs relating to additional insurance coverage beyond what is required for traditional rental car companies.

This bill was signed by the Governor.

C. *Labor Rates for Auto Services Study*
*A.8041 Kay / S.8350 Addabbo*

This bill would direct the Department of Financial Services, in consultation with the Department of Transportation, to conduct a study and prepare a report on the fair market value of labor rates for services covered under motor vehicle insurance policies.

This bill was reported to Ways and Means.

# ▪ LIFE INSURANCE ▪

A. *Modernization of Expense and Compensation Limitations*
*A.6975-A Weprin / S.7222-A Bailey*
*Chapter 427 of the Laws of 2025*

This law amends insurance law section 4228, which establishes expense and compensation limitations for life insurance and annuity businesses, in order to modernize this section, including increasing fixed limits and clarifying some compliance language.

This bill was signed by the Governor.

B. *Donate Life Registration Clarification*
*A.7906-A Hunter / S.7287-A Bailey*
*Chapter 418 of the Laws of 2025*

This law clarifies that only insurance policies that provide major medical or similar comprehensive-type coverage are required to 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 with the Donate Life registry. Insurance policies for supplemental health insurance products are exempt from these requirements.

This bill was signed by the Governor.

# ▪ MISCELLANEOUS ▪

A. *Policy Summary Documents*
*A.536-A Paulin / S.3241-A Cooney*

This bill would require insurers to provide policyholders with a document summarizing basic policy information when they purchase homeowners' insurance, renters, and non-commercial auto insurance policies. The document must state the coverage limits, term of the policy, annual premium, deductible amounts, and the principal exclusions from coverage. Such document would also need to include a disclaimer that the document is only a summary of the policy, that the amount and scope of coverage are determined only by the actual terms of the policy, and that if the policyholder has any questions, they should contact the insurer, or the agent or broker who sold the policy.

This bill passed the Assembly.

B. *Prohibition on Insurer Demands for Intrusive Information*
*A.1450 Dinowitz / S.5349 Comrie*

This bill would make it an unfair claim settlement practice for an insurer to demand personal, financial and tax information while investigating a theft claim. Under this bill, an insurer could only request personal, financial, and tax information if special articulable circumstances exist which directly relate to the particular, individual facts of such theft and which warrant the making of such demand for the specific purpose of determining if such claim is fraudulent.

This bill passed the Assembly.

C. *Standardized Insurance Terms*
*A.1572 Weprin / S.4963 Bailey*

This bill would require the Superintendent of DFS, within six months of the effective date of this bill, to promulgate regulations which provide standardized definitions for commonly used terms and phrases found in homeowners' policies and commercial lines policies that provide coverage of loss or damage to real property, personal property or other liabilities. Insurers must incorporate these standardized terms by January 1, 2026.

This bill was vetoed by the Governor.

D. *Electronic Record Keeping and Sharing*
*A.3028 Dilan / S.4674-A Jackson*
*Chapter 446 of the Laws of 2025*

This law 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.

This bill was signed by the Governor.

E. *Federal Home Loan Banks*
*A.5600-A Hunter / S.5347-A Comrie*
*Chapter 415 of the Laws of 2025*

This law requires that Federal Home Loan Bank receivers shall not void a transfer of money or other property, arising in connection with a federal home loan bank security agreement made before any formal proceedings and in compliance with the security agreement, unless such transfer was made with the intent to hinder, delay, or defraud the insurer-member, a receiver appointed for the insurer-member or existing/future creditors. It also requires that receivers shall not void redemption or repurchase of any stock or equity securities which were made by the Federal Home Loan Bank within four months of a formal commencement of delinquency proceedings.

This bill was signed by the Governor.

F. *Continuing Education Credit Carryover*
*A.6652-B Weprin / S.6122-A Bailey*

This bill would permit licensed insurance agents, brokers, adjusters, consultants, and intermediaries to carry over up to five hours of continuing education credit per biennial licensing period.

This bill passed the Assembly.

G. *Filing Requirement Exemption Extension*
*A.8413 Steck / S.8343 Bailey*
*Chapter 146 of the Laws of 2025*

This law extends certain exemptions from regulatory requirements necessitating prior approval of rates and forms for large, commercial insureds.

This bill was signed by the Governor.

## ▪ 2025 PUBLIC HEARING ▪

On December 16, 2025, the Assembly Committee on Insurance and Committee on Science and Technology, chaired by Steven Otis, held an informative hearing to examine how insurers in New York State are using artificial intelligence systems (AIS) to underwrite and price insurance policies.

In 2024, the New York State Department of Financial Services (DFS) issued guidance to all insurers regarding the use of artificial intelligence systems (AIS) in insurance underwriting and pricing. Proponents of this technology argue that AIS can be beneficial to insurers and their customers by allowing for expedited and potentially more accurate underwriting and pricing of insurance. On the other hand, some stakeholders remain concerned about its accuracy for use in the insurance industry, while consumers have also voiced concerns about a lack of human oversight. There are also concerns that AIS can be based on data that may reflect systemic biases, and this self-learning behavior may reinforce and exacerbate inequalities, resulting in unfair or unlawful discrimination.

The Committee received insightful testimony from DFS and experts in the insurance industry. Acting Superintendent of DFS Kate Asrow testified that the insurance law is technology-agnostic, allowing the department to apply current law to new technologies such as AIS. DFS has observed approximately 70% of the insurance industry exploring the use of AIS but it has rarely been implemented without significant human redundancy. DFS has stressed the importance of proper governance and processes in the use of AIS and the need to continue adherence to anti-discrimination laws and regulations. Witnesses from the insurance industry reported to the Committee that insurers are exploring the use of AIS to combat fraud, create efficiencies, and analyze data to improve service to customers and respond to evolving risks such as cybersecurity threats. Witnesses recommended that the Committee report bills that ensure human redundancies, particularly in adverse decisions, allow more oversight of third-party vendors, and increase transparency to consumers about the use of AIS and their data.

Equipped with the valuable insights of our hearing witnesses, the Committee remains committed to developing and reporting legislation that seeks to proactively ensure safeguards in the use of AIS in the insurance industry while encouraging innovation and the use of technology to make insurers more efficient and reduce costs.




*The Assembly Committees on Insurance and Science and Technology conducting a joint hearing on insurers using AIS to underwrite and price insurance policies.*

## ▪ OUTLOOK FOR 2026 ▪

Looking forward to the 2026 session, the Assembly Committee on Insurance will remain steadfast in developing and advancing legislation that protects consumers of insurance, expands access to innovative insurance products, ensures New Yorkers have access to essential health insurance services and prepares insurers and policyholders alike for an insurance industry challenged by the impacts of climate change, inflation, and other threats.

The Committee's top priority next year will be to continue monitoring the health of the property and casualty insurance market and to work with its many stakeholders to ensure that policyholders receive affordable and comprehensive coverage and insurers remain financially robust and solvent.

# APPENDIX A
# 2025 SUMMARY SHEET

SUMMARY OF ACTION ON ALL BILLS

REFERRED TO THE COMMITTEE ON

Insurance

**TOTAL NUMBER OF COMMITTEE MEETINGS HELD:** 6

| **BILLS REPORTED FAVORABLE TO:** | Assembly Bills | Senate Bills | Total Bills |
|---|---|---|---|
| Codes | 3 | 0 | 3 |
| Judiciary | 0 | 0 | 0 |
| Ways and Means | 5 | 0 | 5 |
| Rules | 34 | 0 | 34 |
| Floor | 15 | 0 | 15 |
| TOTAL | 57 | 0 | 57 |

**COMMITTEE ACTION**

| | | | |
|---|---|---|---|
| Held for Consideration | 1 | 0 | 1 |
| Defeated | 0 | 0 | 0 |
| Enacting Clause Stricken | 2 | 0 | 2 |
| **REMAINING IN COMMITTEE** | 268 | 2 | 270 |

**BILLS REFERENCE CHANGED TO:**

| | | | |
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| Ways and Means | 3 | 0 | 3 |
| TOTAL | 3 | 0 | 3 |

# APPENDIX B
# CHAPTERS OF 2025

| Bill / Sponsor | Description | Final Action |
|---|---|---|
| A.112/Berger<br>S.4157/Sanders | Repeals provisions relating to mandatory anti-arson applications for insurance coverage to insure any building against the peril of fire or explosion. | Chapter 439 of the Laws of 2025 |
| A.128-A/Gonzalez-Rojas<br>S1804-A/Rivera | Requires insurance coverage for one rescue and one maintenance inhaler at no cost. | Chapter 504 of the Laws of 2025 |
| A.419/R. Carroll<br>S.756/Hoylman-Sigal | Amends Chapter 548 of the Laws of 2024 to require insurance contracts to cover neuropsychological examinations for dyslexia when performed by a health care professional licensed, certified, or authorized pursuant to title eight of the education law and acting within the scope of their practice. | Chapter 8 of the Laws of 2025 |
| A.425/Otis<br>S.771/Mayer | Amends Chapter 582 of the Laws of 2024 to increase the number of properties eligible for the coastal market assistance program to include properties located within one mile off the shore of the Hudson River. | Chapter 11 of the Laws of 2025 |
| A.430/Rosenthal<br>S.774/Stavisky | Amends Chapter 595 of the Laws of 2024 to require certain large group health insurance policies and contracts to cover scalp cooling systems for the preservation of hair during cancer chemotherapy treatment. | Chapter 14 of the Laws of 2025 |
| A.443/McDonald<br>S.2676/Bailey | Amends Chapter 641 of the Laws of 2024 to prevent step therapy protocols from requiring an insured to try and fail on more than two drugs used to treat the same medical condition or disease, remove reference to "prima facie", provide technical and clarifying amendments to Chapter 641 of the Laws of 2024, and sets forth an effective date of January 1, 2026. | Chapter 20 of the Laws of 2025 |
| A.979-A/Lunsford<br>S.5048-A/Bailey | Provides that each provider of contractual liability insurance policies may maintain a maximum of five service contract reimbursement insurance policies insuring its service contracts actively offered. | Chapter 441 of the Laws of 2025 |

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| A.1195-A/Peoples-Stokes<br>S.2000-A/Addabbo | Requires that health insurance policies 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. | Chapter 576 of the Laws of 2025 |
| A.2443/Yeger<br>S.760/Rivera | Amends Chapter 553 of the Laws of 2024 to clarify coverage requirements for epinephrine auto-injectors to specify that such coverage may be subject to the plan's annual deductible. | Chapter 81 of the Laws of 2025 |
| A.2675/Kay<br>S.742/Addabbo | Amends Chapter 421 of the Laws of 2024 to require commercial health insurance plans that do not provide coverage of prescription drugs to provide coverage for prenatal vitamins and prohibit the imposition of annual deductibles and coinsurance on covered prenatal vitamins. | Chapter 74 of the Laws of 2025 |
| A.3028/Dilan<br>S.4674-A/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. | Chapter 446 of the Laws of 2025 |
| A.3280-A/Bichotte Hermelyn<br>S.3323-A/Scarcella-Spanton | Requires insurance policies to provide coverage for transvaginal ultrasounds during pregnancy. | Chapter 447 of the Laws of 2025 |
| A.3795/Weprin<br>S.698/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. | Chapter 448 of the Laws of 2025 |
| A.3888/Weprin<br>S.4960/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. | Chapter 550 of the Laws of 2025 |
| A.3986-A/Bores<br>S.2105-A/Cooney | Authorizes an insurer to pay a claim for reimbursement made by a provider using a credit card, virtual credit card or electronic funds transfer payment method that imposes on the provider a fee or similar charge to process the payment; defines "virtual credit card" as a single-use series of numbers linked to a fixed dollar amount and provided by an insurer to a provider | Chapter 647 of the Laws of 2025 |

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| | for the purpose of paying a claim for health care services performed by the provider; makes related provisions. | |
| A.5367-A/Weprin<br>S.6895-A/Bailey | Relates to cost sharing requirements for high-deductible health plans and health savings accounts. | Chapter 625 of the Laws of 2025 |
| A.5600-A/Hunter<br>S.5347-A/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. | Chapter 415 of the Laws of 2025 |
| A.6576-B/Weprin<br>S.5941-B/Skoufis | Requires peer-to-peer car sharing programs provide insurance coverage in amounts equal to the financial responsibility requirements set forth in section three hundred eleven of the vehicle and traffic law; removes requirements relating to requiring additional insurance coverage. | Chapter 696 of the Laws of 2025 |
| A.6595/Weprin<br>S.7221/Bailey | Extends the exemption for medical malpractice insurers from the risk-based capital requirements of Insurance Law §1324 until December 31, 2028; extends the exemption for medical malpractice insurers from an order of rehabilitation or liquidation on the grounds the insurer is insolvent or has failed an order of the Superintendent to make good on an impairment of its capital until December 31, 2028. | Chapter 222 of the Laws of 2025 |
| A.6975-A/Weprin<br>S.7222-A/Bailey | Relates to indexing fixed amounts and clarifying compliance with respect to life insurance agents. | Chapter 427 of the Laws of 2025 |
| A.7038-A/Weprin<br>S.6897-A/Bailey | Requires the Office of Mental Health and the Office of Addiction Services and Supports to publish a fee schedule for outpatient mental health and substance abuse disorder services that could be used by commercial insurers to reimburse providers at the Medicaid rate. | Chapter 660 of the Laws of 2025 |
| A.7906-A/Hunter<br>S.7287-A/Bailey | Requires only major medical or comprehensive-type coverage to provide a question about organ donation on insurance forms. | Chapter 418 of the Laws of 2025 |
| A.8413/Steck<br>S.8343/Bailey | Extends certain exemptions from regulatory requirements necessitating prior approval of rates and forms until June 30, 2027. | Chapter 146 of the Laws of 2025 |

# APPENDIX C
# BILLS REPORTED IN 2025

| Bill / Sponsor | Description | Last Action |
|---|---|---|
| A.112/Berger<br>S.4157/Sanders | Repeals provisions relating to mandatory anti-arson applications for insurance coverage to insure any building against the peril of fire or explosion. | Signed Chapter 439 of the Laws of 2025 |
| A.128-A/Gonzalez-Rojas<br>S1804-A/Rivera | Requires insurance coverage for one rescue and one maintenance inhaler at no cost. | Signed Chapter 504 of the Laws of 2025 |
| A.182/Cruz<br>S.5461/Comrie | Requires the DFS to issue a request for proposal to implement the homeowner natural disaster preparedness, home safety and loss prevention program authorized in the 2016-17 enacted budget. | Passed the Assembly |
| A.419/R. Carroll<br>S.756/Hoylman-Sigal | Amends Chapter 548 of the Laws of 2024 to require insurance contracts to cover neuropsychological examinations for dyslexia when performed by a health care professional licensed, certified, or authorized pursuant to title eight of the education law and acting within the scope of their practice. | Signed Chapter 8 of the Laws of 2025 |
| A.425/Otis<br>S.771/Mayer | Amends Chapter 582 of the Laws of 2024 to increase the number of properties eligible for the coastal market assistance program to include properties located within one mile off the shore of the Hudson River. | Signed Chapter 11 of the Laws of 2025 |
| A.430/Rosenthal<br>S.774/Stavisky | Amends Chapter 595 of the Laws of 2024 to require certain large group health insurance policies and contracts to cover scalp cooling systems for the preservation of hair during cancer chemotherapy treatment. | Signed Chapter 14 of the Laws of 2025 |
| A.443/McDonald<br>S.2676/Bailey | Amends Chapter 641 of the Laws of 2024 to prevent step therapy protocols from requiring an insured to try and fail on more than two drugs used to treat the same medical condition or disease, remove reference to "prima facie", provide technical and clarifying amendments to Chapter 641 of the Laws of 2024, and sets forth an effective date of January 1, 2026. | Signed Chapter 20 of the Laws of 2025 |
| A.536-A/Paulin<br>S.3241-A/Cooney | Relates to summaries of readable and understandable insurance policies which shall include the limits of insurance, the term of the policy, the amount of | Passed Assembly |

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| | premium and the amount of deductibles and a statement. | |
| A.622-B/Kim<br>S.5955-A/Parker | Relates to mandatory health insurance coverage for acupuncture services. | Advanced to Third Reading Calendar |
| A.893/Rosenthal<br>S.364/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 |
| A.979-A/Lunsford<br>S.5048-A/Bailey | Provides that each provider of contractual liability insurance policies may maintain a maximum of five service contract reimbursement insurance policies insuring its service contracts actively offered. | Signed Chapter 441 of the Laws of 2025 |
| A.1062/Lunsford | Relates to service contracts for accidental damages from handling and power surges. | Reported to Rules |
| A.1067/Rivera<br>S.133/S. Ryan | Relates to prohibiting the exclusion of coverage for losses or damages caused by exposure to lead-based paint; provides that no insurer licensed or permitted by the superintendent to provide liability coverage to rental property owners shall exclude coverage for losses or damages caused by exposure to lead-based paint. | Advanced to Third Reading Calendar |
| A.1195-A/Peoples-Stokes<br>S.2000-A/Addabbo | Requires that health insurance policies 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. | Signed Chapter 576 of the Laws of 2025 |
| A.1260/Cruz<br>S.7709/Sepúlveda | Relates to alternative forms of identification for renters' insurance, including a municipal identification card, or other state or local government-issued identification card, or a notarized copy of the rental lease signed by the property owner, the property management firm and the insured. | Passed Assembly |
| A.1433-A/Hunter<br>S.5324-A/Bailey | Provides for the issuance of pet insurance that provides coverage for accidents and illnesses of pets. | Vetoed |
| A.1450/Dinowitz<br>S.5349/Comrie | Restricts insurers from demanding intrusive personal, financial and tax information from insureds as a standard practice in processing ordinary theft claims where no special circumstances warranting a demand for such information exists. | Passed Assembly |

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| A.1457/Hunter<br>S.5304/Bailey | Enacts the "New York travel insurance act" regulating the licensing and registration of limited lines travel insurance producers and travel retailers, and the sale and marketing of travel insurance and related products. | Vetoed |
| A.1572/Weprin<br>S.4963/Bailey | Requires the superintendent of DFS to promulgate regulations which provide standardized definitions for commonly used terms and phrases in certain insurance policies. | Vetoed |
| A.2384/Eichenstein<br>S.965/Hoylman-Sigal | Requires insurers to provide insurance coverage for treatment of rare diseases, life-threatening conditions or diseases, degenerative and disabling conditions, or diagnoses involving medically fragile children, by a provider of the patient's choice. | Advanced to Third Reading Calendar |
| A.2443/Yeger<br>S.760/Rivera | Amends Chapter 553 of the Laws of 2024 to clarify coverage requirements for epinephrine auto-injectors to specify that such coverage may be subject to the plan's annual deductible. | Signed Chapter 81 of the Laws of 2025 |
| A.2495/McDonald | Prohibits the imposition of a charge or deduction from a payment due to a health care provider because such payment is made through electronic or paper means. | Reported to Rules |
| A.2675/Kay<br>S.742/Addabbo | Amends Chapter 421 of the Laws of 2024 to require commercial health insurance plans that do not provide coverage of prescription drugs to provide coverage for prenatal vitamins and prohibit the imposition of annual deductibles and coinsurance on covered prenatal vitamins. | Signed Chapter 74 of the Laws of 2025 |
| A.3028/Dilan<br>S.4674-A/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. | Signed Chapter 446 of the Laws of 2025 |
| A.3280-A/Bichotte Hermelyn<br>S.3323-A/Scarcella-Spanton | Requires insurance policies to provide coverage for transvaginal ultrasounds during pregnancy. | Signed Chapter 447 of the Laws of 2025 |
| A.3319/Bronson<br>S.1001/Brouk | Relates to including outpatient care provided by creative arts therapists in certain insurance policies covering care for other mental health services. | Vetoed |

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| A.3687-B/Weprin<br>S.5313-A/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. | Passed Assembly |
| A.3710/Weprin<br>S.5305/Bailey | Provides for the formation of mutual holding companies by certain domestic mutual property/casualty insurers and the reorganization in connection therewith of a domestic mutual property/casualty insurer into a domestic stock property/casualty insurer. | Reported to Rules |
| A.3789-A/Weprin<br>S.7297-A/Hoylman-Sigal | Relates to utilization review program standards; requires use of evidence-based and peer reviewed clinical review criteria; relates to prescription drug formulary changes and pre-authorization for certain health care services. | Reported to Rules |
| A.3795/Weprin<br>S.698/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. | Signed Chapter 448 of the Laws of 2025 |
| A.3888/Weprin<br>S.4960/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. | Signed Chapter 550 of the Laws of 2025 |
| A.3919-A/Weprin<br>S.6254-A/Skoufis | Requires insurers and corporations that issue, sell, renew or offer a specialized dental benefits plan policy or contract to report annually on data related to such dental benefits plan policies. | Passed Assembly |
| A.3973-A/McDonald<br>S.3485-A/Hinchey | Relates to prescription drug formulary coverage for interchangeable biologics and biosimilars. | Reported to Rules |
| A.3986-A/Bores<br>S.2105-A/Cooney | Authorizes an insurer to pay a claim for reimbursement made by a provider using a credit card, virtual credit card or electronic funds transfer payment method that imposes on the provider a fee or similar charge to process the payment; defines "virtual credit card" as a single-use series of numbers linked to a fixed dollar amount and provided by an insurer to a provider for the purpose of paying a | Signed Chapter 647 of the Laws of 2025 |

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| | claim for health care services performed by the provider; makes related provisions. | |
| A.4677-A/Jackson<br>S.1670-A/Salazar | Requires insurance coverage for lactation support services by a certified lactation consultant who evaluates and manages lactation and infant feeding problems and provides preventative clinical consulting to prevent or minimize the occurrence of potential problems. | Passed Assembly |
| A.5113-B/Anderson<br>S.4809-B/Comrie | Establishes a captive insurance program for commuter vans, black cars, ambulettes and paratransit vehicles, small school buses, and charter buses that are engaged in the business of carrying or transporting nine to twenty-four passengers for hire; pre-arranged for-hire vehicles and accessible vehicles; defines terms. | Reported to Ways and Means |
| A.5367-A/Weprin<br>S.6895-A/Bailey | Relates to cost sharing requirements for high-deductible health plans and health savings accounts. | Signed Chapter 625 of the Laws of 2025 |
| A.5375-A/Weprin<br>S.7918-A/Skoufis | Relates to reimbursement for anesthesia services; provides that an insurer may use a time related reimbursement methodology for anesthesia services if such methodology is based upon criteria established by an independent organization. | Reported to Rules |
| A.5600-A/Hunter<br>S.5347-A/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. | Signed Chapter 415 of the Laws of 2025 |
| A.6314-A/Wieder<br>S.8265-A/Sutton | Requires insurance coverage for backup devices for patients with cochlear implants during the initial implantation and for replacements and upgrades. | Vetoed |
| A.6484-A/Weprin<br>S.5045-A/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. | Advanced to Third Reading Calendar |
| A.6561-A/Weprin<br>S.6551/Bailey | Includes image-guided biopsies under mandatory insurance coverage for breast cancer screening. | Advanced to Third Reading Calendar |

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| A.6576-B/Weprin<br>S.5941-B/Skoufis | Requires peer-to-peer car sharing programs provide insurance coverage in amounts equal to the financial responsibility requirements set forth in section three hundred eleven of the vehicle and traffic law; removes requirements relating to requiring additional insurance coverage. | Signed Chapter 696 of the Laws of 2025 |
| A.6595/Weprin<br>S.7221/Bailey | Extends the exemption for medical malpractice insurers from the risk-based capital requirements of Insurance Law §1324 until December 31, 2028; extends the exemption for medical malpractice insurers from an order of rehabilitation or liquidation on the grounds the insurer is insolvent or has failed an order of the Superintendent to make good on an impairment of its capital until December 31, 2028. | Signed Chapter 222 of the Laws of 2025 |
| A.6615/Bores<br>S.6813/Bailey | Prohibits any contract between a carrier or vision care plan and an optometrist from restricting or limiting the optometrist's choice of sources and suppliers of services or materials or the use of optical labs provided by the optometrist to the enrollee. | Reported to Rules |
| A.6652-B/Weprin<br>S.6122-A/Bailey | Permits licensed insurance agents, brokers, adjusters, consultants, and intermediaries to carryover up to five hours of continuing education credit per biennial licensing period. | Passed Assembly |
| A.6917-A/McDonald<br>S.6441-A/Skoufis | Requires health insurance policies to include coverage for services provided by pharmacists related to contraceptives. | Vetoed |
| A.6975-A/Weprin<br>S.7222-A/Bailey | Relates to indexing fixed amounts and clarifying compliance with respect to life insurance agents. | Signed Chapter 427 of the Laws of 2025 |
| A.7038-A/Weprin<br>S.6897-A/Bailey | Requires the Office of Mental Health and the Office of Addiction Services and Supports to publish a fee schedule for outpatient mental health and substance abuse disorder services that could be used by commercial insurers to reimburse providers at the Medicaid rate. | Signed Chapter 660 of the Laws of 2025 |
| A.7321-A/Weprin<br>S.3654-A/Bailey | Requires health insurers to provide coverage of speech therapy for the treatment of stuttering with no cost sharing or visit limitations. | Vetoed |
| A.7906-A/Hunter<br>S.7287-A/Bailey | Requires only major medical or comprehensive-type coverage to provide a question about organ donation on insurance forms. | Signed Chapter 418 of the Laws of 2025 |

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| A.8041/Kay<br>S.8350/Addabbo | Directs the Department of Financial Services to conduct a study on the fair market value of labor rates for services covered under motor vehicle insurance policies. | Reported to Ways and Means |
| A.8413/Steck<br>S.8343/Bailey | Extends certain exemptions from regulatory requirements necessitating prior approval of rates and forms until June 30, 2027. | Signed Chapter 146 of the Laws of 2025 |

# APPENDIX D
# BILLS VETOED IN 2025

| Bill / Sponsor | Description | Final Action |
|---|---|---|
| A.893/Rosenthal<br>S.364/Gianaris | Would prohibit restrictions on insurance policies based solely on the policyholder harboring or owning any dog of a specific breed or mixture of breeds. | Veto Memo #108 |
| A.1433-A/Hunter<br>S.5324-A/Bailey | Would provide for the issuance of pet insurance that provides coverage for accidents and illnesses of pets. | Veto Memo #34 |
| A.1457/Hunter<br>S.5304/Bailey | Would enact the "New York travel insurance act" regulating the licensing and registration of limited lines travel insurance producers and travel retailers, and the sale and marketing of travel insurance and related products. | Veto Memo #147 |
| A.1572/Weprin<br>S.4963/Bailey | Would require the superintendent of DFS to promulgate regulations which provide standardized definitions for commonly used terms and phrases in certain insurance policies. | Veto Memo #35 |
| A.3319/Bronson<br>S.1001/Brouk | Would include outpatient care provided by creative arts therapists in certain insurance policies covering care for other mental health services. | Veto Memo #124 |
| A.6917-A/McDonald<br>S.6441-A/Skoufis | Would require health insurance policies to include coverage for services provided by pharmacists related to contraceptives. | Veto Memo #50 |
| A.7321-A/Weprin<br>S.3654-A/Bailey | Would require health insurers to provide coverage of speech therapy for the treatment of stuttering with no cost sharing or visit limitations. | Veto Memo #44 |
| A.6314-A/Wieder<br>S.8265-A/Sutton | Would require insurance coverage for backup devices for patients with cochlear implants during the initial implantation and for replacements and upgrades. | Veto Memo #99 |