



# S.2000 (Addabbo) / A.1195 (Peoples-Stokes)

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<p><b>BILL</b></p> <p>S.2000 (Addabbo) / A.1195 (Peoples-Stokes)</p>
<p><b>SUBJECT</b></p> <p>Mandated Coverage for Lung Cancer Screening</p>
<p><b>DATE</b></p> <p>January 31, 2025</p>
<p><b>OPPOSE</b></p>

The Business Council opposes S.2000 (Addabbo) / A.1195 (Peoples-Stokes) which mandates state regulated health plans to provide coverage for follow up screening for lung cancer when recommended by a provider and prohibits health plans from imposing cost-sharing for follow-up screenings for lung cancer. While the merits of any single mandate may be sound and not overwhelming alone, the collective imposition of dozens of unfunded mandates on private insurance purchased by small and medium-sized businesses significantly drives up costs of coverage at a time that New Yorkers are struggling with an affordability crisis.

Currently, health plans provide coverage for lung cancer screenings as recommended by the United States Preventive Services Task Force (USPSTF). The Affordable Care Act also requires coverage of preventive services without any cost-sharing, including cancer screenings.

Creating new health insurance coverage mandates increases costs for New York's small and medium-sized businesses and their employees. This forces employers and employees to purchase coverage that they may not need or want and exacerbates their ability to find affordable health insurance. Mandates like this only apply to fully insured policies that are either purchased by individuals on the marketplace or received through a small or medium-sized business; they do not mandate coverage under self-insured health plans.

In New York, more than 50% of the commercial market is covered under a self-insured plan. Large companies generally self-insure, which allows them to customize a plan to meet the specific needs of their employees, contract with providers or provider networks, and directly pay claims to providers. Because self-insured health plans are regulated under federal law (ERISA), they are not

subject to state health insurance benefit mandates.

Additional health insurance coverage mandates, no matter how laudable, only aggravate New York's affordability crisis and threaten small businesses.

Because this will further increase the cost of healthcare for small businesses and their employees, The Business Council opposes the passage of S.2000 (Addabbo) / A.1195 (Peoples-Stokes).