

Health Insurance Bills in opposition

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<p>BILL</p> <p>Health Insurance Bills in opposition</p>
<p>SUBJECT</p> <p>Health Care Insurance Coverage Mandates</p>
<p>DATE</p> <p>January 27, 2026</p>
<p>OPPOSE</p>

- S.3155 (Cooney) / A.8349 (Septimo) – Prohibits Insurers that are required to provide coverage for in vitro fertilization from requiring the transfer of all embryos from a prior cycle as a prerequisite for coverage of a subsequent cycle
- S.4497 (Hinchey) / A.7339 (Rozic) – Requires insurance coverage for fertility preservation services without restriction to cases for when a medical treatment may directly or indirectly cause iatrogenic infertility
- S.8866 (Salazar) / A.885 (Paulin) – Establishes “The Equity in Fertility Treatment Act”, relates to the definition of infertility and health insurance coverage for the treatment of infertility

The Business Council opposes the above-mentioned bills which mandate state-regulated health insurance policies include coverage for specific treatments. While the merits of these mandates are laudable, there are dozens of existing unfunded mandates on private insurance purchased by small and medium sized businesses which significantly drive up the costs of coverage at a time when New Yorkers are struggling with an affordability crisis.

Each new health insurance coverage mandate increases costs for New York’s small and medium-sized businesses and their employees. It forces them to purchase coverage that they may not need nor want making it difficult to find affordable health insurance. These mandates only apply to fully insured policies that are either purchased by individuals on the marketplace or received through a small or medium sized employer, 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 health plan. Large companies generally self-insure. This allows them to customize a plan to meet the specific needs of their employees, contract with providers/ provider networks, and directly pay claims to providers. Self-insured plans are regulated under federal law (ERISA) and are not subject to state health insurance benefit mandates.

Additional health insurance coverage mandates only worsen New York's affordability crisis and threaten small businesses. We should be working toward ways to make things more affordable for New Yorkers. For these reasons, The Business Council opposes the above-mentioned bills.