

PROGRAM BILL #21

**GOVERNOR'S PROGRAM BILL
2026**

MEMORANDUM

An act to amend the insurance law in relation to coverage of immunizations.

Purpose:

This bill would ensure that immunizations remain covered by health insurance policies in New York. The bill would allow the Commissioner of Health to make recommendations to the Superintendent of Financial Services regarding immunizations that shall be covered by insurance, utilizing generally accepted medical standards and taking into consideration recommendations of the American Academy of Pediatrics, the American Academy of Family Physicians, the American College of Obstetricians and Gynecologists, the American College of Physicians, and other nationally or internationally recognized scientific organizations.

Summary of Provisions:

Section 1 of the bill amends section 3216 of the insurance law to require insurance coverage in the individual market to include immunizations recommended by the Commissioner of Health to the Superintendent of Financial Services, utilizing generally accepted medical standards and taking into consideration recommendations of the American Academy of Pediatrics, the American Academy of Family Physicians, the American College of Obstetricians and Gynecologists, the American College of Physicians, and other nationally or internationally recognized scientific organizations.

Section 2 of the bill amends section 3221 of the Insurance Law to make corresponding changes in the group markets.

Section 3 of the bill amends section 4303 of the Insurance Law to make corresponding changes that apply to non-profit insurers, including health maintenance organizations.

Section 4 of the bill amends and establishes an immediate effective date.

Existing Law:

Current state law governing health insurance coverage requirements for immunizations are tied solely to recommendations made by the Advisory Committee on Immunization Practices, a federal body charged with recommending immunizations to the Center for Disease Control.

Justification:

Protecting the health and well-being of New York residents is one of the foremost responsibilities of the State government. One important part of fulfilling this role is to ensure that residents have access to the immunizations they need to stay healthy. Vaccines are safe and effective and have proven to be one of the most successful public health interventions in history, significantly reducing childhood mortality and morbidity from preventable disease.

Historically, the federal government has made recommendations regarding immunizations based upon the rigorous evaluation of sound science and medicine, and thus been aligned with New York state on immunization policy. This alignment is reflected in current State law, which ties health insurance coverage requirements to recommendations made by the Advisory Committee on Immunization Practices. The Committee, which advises the Center for Disease Control on immunization policy, has long agreed with the scientific and medical consensus that immunizations are critical to protecting public health and safety. Unfortunately, the current federal administration does not share in this consensus and has replaced many of the medical experts on the Committee with immunization skeptics that appear unwilling to maintain evidence-based immunization recommendations that prioritize public health.

To ensure that New Yorkers continue to access life-saving immunizations that are covered by insurance, it is essential to amend State law to eliminate reliance solely on recommendations from the federal government. The bill does so by requiring insurance coverage upon a recommendation issued by the Commissioner of Health in consultation with trusted scientific organizations including the American Academy of Pediatrics, the American Academy of Family Physicians, the American College of Obstetricians and Gynecologists, the American College of Physicians, and other nationally or internationally recognized scientific organizations that continue to value recommendations grounded in the highest quality scientific evidence.

Legislative History

This is a new bill.

Budget Implications:

None.

Effective Date:

Immediate.