HINMAN STRAUB PC
ATTORNEYS AT LAW

121 State Street
Albany, New York 12207-1693
Tel: 518-436-0751
Fax: 518-436-4751

April 10, 2026

RE: AN ACT to amend the insurance law, in relation to mandatory health insurance coverage for acupuncture services

A.622 (Kim)
S.5955 (Parker)

MEMORANDUM IN OPPOSITION

Submitted on behalf of the Blue Cross and Blue Shield Plans

The New York State Conference of Blue Cross and Blue Shield Plans opposes enactment of this bill, which would require large group comprehensive coverage to include coverage in New York's Health Insurance Marketplace to provide coverage, upon the prescription of a health care provider, for acupuncture treatment by a licensed acupuncturist. Although well intentioned, this bill is yet another costly mandate which only stands to drive up the cost of health insurance for consumers and employers.

While acupuncture and other nontraditional medicines may potentially provide enrollees with some relief for ailments, including nausea, headaches, anxiety, depression, insomnia, and infertility, coverage for the treatment of these conditions are provided for currently in the Insurance Law. The required coverage is based on scientific, peer-reviewed medical evidence. While acupuncture and other nontraditional medicines have become more popular, the scientific evidence supporting the efficacy of such treatments remains sparse. Existing mandatory coverage in New York includes primary and preventive care,[1] the diagnosis and treatment of mental health conditions,[2] as well as the diagnosis and treatment of infertility.[3] As the treatment of many of the conditions this bill aims to treat is already mandatorily covered, this expansion of benefits would allow for the duplicative treatment of many conditions. For example, a person seeking treatment for a chronic condition may seek treatment both through medication, chiropractic care as well as

[1] N.Y. Insurance Law §§ 3216(i)(17), 3221(l)(8) and 4303(j).
[2] N.Y. Insurance Law §§ 3216(i)(35), 3221(l)(5) and 4303(g).
[3] N.Y. Insurance Law §§ 3216(i)(13), 3221(k)(6) and 4303(s).

acupuncture. Such a structure leads to overutilization and wasted health care dollars.

In addition to redundancy, this bill is yet another costly mandate targeted towards the large group market. As New York continues to enact such extensive coverage requirements for the large group market, employers will be driven to self-funded plans that are not subject to such mandates. This mandate expansion will simply drive more employers out of the New York-regulated large group market, which will result in those consumers losing the protections of New York mandates.

For the foregoing reasons, the New York State Conference of Blue Cross and Blue Shield Plans opposes this bill and urges that it not be enacted.

Respectfully submitted,

HINMAN STRAUB ADVISORS, LLC
Legislative Counsel for the Blue Cross and Blue Shield Plans