

SENATE, No. 4747

STATE OF NEW JERSEY
222nd LEGISLATURE

INTRODUCED OCTOBER 5, 2026

Sponsored by:

Senator ANGELA V. MCKNIGHT

District 31 (Hudson)

Senator ANTHONY M. BUCCO

District 25 (Morris and Passaic)

Co-Sponsored by:

Senator Johnson

SYNOPSIS

Requires health insurers to provide reason for denial of coverage for private duty nursing.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 10/5/2026)

1 AN ACT concerning health insurance coverage and private duty
2 nursing and supplementing P.L.2023, c.296 (C.17B:30-55.1 et
3 seq.).
4

5 **BE IT ENACTED** *by the Senate and General Assembly of the State*
6 *of New Jersey:*
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8 1. a. If a payer denies a prior authorization request for private
9 duty nursing services that has been determined to be medically
10 necessary by the covered person's physician, the payer shall
11 provide a full description of the reason for the denial. If the denial
12 is based on a finding that the private duty nursing services are not
13 medically necessary, the payer shall provide, in addition to its
14 reason for that finding, an explanation of why the determination of
15 the covered person's physician is invalid. The explanation shall
16 include the criteria the payer uses in evaluating prior authorization
17 requests for private duty nursing services and shall provide
18 examples of when prior authorization requests for private duty
19 nursing are approved, including the submitted documentation
20 necessary for those approvals.
21

22 2. This act shall take effect on the 90th day next following the
23 date of enactment.
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26 STATEMENT
27

28 This bill requires health insurers to provide a reason for the
29 denial of coverage for private duty nursing services.

30 Specifically, if a payer denies a prior authorization request for
31 private duty nursing services that has been determined to be
32 medically necessary by the covered person's physician, the bill
33 requires the payer to provide a full description of the reason for the
34 denial. If the denial is based on a finding that the private duty
35 nursing services are not medically necessary, the payer is required
36 to provide its rationale for that finding, including an explanation of
37 why the determination of the covered person's physician is invalid.
38 The payer is also required to provide examples of when prior
39 authorization requests for private duty nursing are approved,
40 including the submitted documentation necessary for those
41 approvals.