

SB190 ENGROSSED



1 SB190
2 CXX12QW-2
3 By Senator Livingston
4 RFD: Banking and Insurance
5 First Read: 20-Feb-25



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A BILL
TO BE ENTITLED
AN ACT

Relating to insurance; to amend Sections 27-58-1, 27-58-2, and 27-58-4, Code of Alabama 1975; to recognize that a higher risk exists for prostate cancer in certain men; to require health insurance plans to cover screening of both younger high-risk men and all older men, free of out-of-pocket costs.

BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

Section 1. Sections 27-58-1, 27-58-2, and 27-58-4, Code of Alabama 1975, are amended to read as follows:

"§27-58-1

As used in this chapter, the following terms shall have the following meanings:

(1) COST-SHARING REQUIREMENTS. An annual deductible, coinsurance, copayment, or other out-of-pocket expense imposed on an insured as a condition for receiving a covered treatment or service.

(2) HEALTH BENEFIT PLAN. Any individual or group plan, employee welfare benefit plan, policy, or contract for health care services issued, delivered, issued for delivery, or renewed in this state by a health care insurer, health



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29 maintenance organization, accident and sickness insurer,
30 fraternal benefit society, nonprofit hospital service
31 corporation, nonprofit medical service corporation, health
32 care service plan, any plan or health benefits offered by a
33 nonprofit agricultural organization, or any other person,
34 firm, corporation, joint venture, or other similar business
35 entity that pays for insureds or beneficiaries in this state.
36 The term includes, but is not limited to, entities created
37 pursuant to Article 6 of Chapter 20 of Title 10A. A health
38 benefit plan located or domiciled outside of the State of
39 Alabama is deemed to be subject to this chapter if it
40 receives, processes, adjudicates, pays, or denies claims for
41 health care services submitted by or on behalf of patients,
42 insureds, or beneficiaries who reside in Alabama. Provided,
43 however, the term shall not include accident-only, specified
44 disease, hospital indemnity, Medicare supplement, long-term
45 care, disability income, or other limited benefit health
46 insurance policies.

47 (3) MEN AT HIGH RISK. Regardless of age, African
48 American men and men who have a father, brother, or son to
49 whom any of the following apply:

- 50 a. Received a diagnosis of prostate cancer.
- 51 b. Developed prostate cancer.
- 52 c. Death caused by prostate cancer.
- 53 d. Received a diagnosis of a cancer that is known to be
54 associated with a higher risk for prostate cancer.
- 55 e. Carrier of a genetic marker known to be associated
56 with an increased risk of prostate cancer.



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57 ~~(2)~~ (4) SCREENING FOR THE EARLY DETECTION OF PROSTATE
58 CANCER. At a minimum, a prostate-specific antigen blood test
59 and a digital rectal examination."

60 "\$27-58-2

61 On and after October 1, 2007, each health benefit plan
62 shall offer, together with identification of associated costs,
63 policies, and contracts ~~including~~ that include coverage for the
64 annual screening for the early detection of prostate cancer
65 in: (i) men over age 40 50 years of age; and (ii) men over 40
66 years of age at high risk for prostate cancer."

67 "\$27-58-4

68 (a) The benefits provided in this chapter shall be
69 subject to the same ~~annual deductible or coinsurance~~
70 ~~established~~ cost-sharing requirements for all covered benefits
71 within a given policy, except that no cost-sharing
72 requirements shall be imposed on: (i) men at high risk who are
73 over 40 years of age; and (ii) men over 50 years of age.

74 Private ~~third-party~~ third-party payors may not reduce or
75 eliminate coverage due to the requirements of this chapter.

76 (b) A health benefit plan subject to this chapter shall
77 not terminate services, reduce capitation payment, or
78 otherwise penalize an attending physician or health care
79 provider who orders medical care consistent with this chapter.

80 (c) Nothing in this chapter is intended to expand the
81 list of designations of covered providers as specified in any
82 health benefit plan."

83 Section 2. This act shall become effective on October
84 1, 2025.



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Senate

Read for the first time and referred20-Feb-25
to the Senate committee on Banking
and Insurance

Read for the second time and placed05-Mar-25
on the calendar:
0 amendments

Read for the third time and passed08-Apr-25
as amended

Yeas 33

Nays 0

Abstains 0

Patrick Harris,
Secretary.