

**HB300 ENROLLED**



1 HB300

2 U9HZ6XD-3

3 By Representatives Holk-Jones, Fidler, Givens, Ross, DuBose,

4 Shaver, Hall, Givan, Hollis, Warren, Drummond, Clarke, Hulsey,

5 Wilcox, Collins, Morris, Moore (M), Lands, McClammy

6 RFD: Insurance

7 First Read: 21-Jan-26



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1 Enrolled, An Act,

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4 Relating to health insurance; to require that health  
5 benefit plans offered in this state which pay or reimburse for  
6 breast examinations, including mammography, provide the  
7 coverage without imposing a deductible, copayment, or  
8 coinsurance charge on the beneficiary.

9 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

10 Section 1. (a) For purposes of this section, the  
11 following terms have the following meanings:

12 (1) COST-SHARING REQUIREMENT. A deductible, copayment,  
13 coinsurance, or similar expense borne by the insured for a  
14 covered benefit under a health benefit plan.

15 (2) DIAGNOSTIC BREAST EXAMINATION. A medically  
16 necessary and appropriate examination of the breast that  
17 includes, but is not limited to, contrast-enhanced  
18 mammography, diagnostic mammography, breast magnetic resonance  
19 imaging, breast ultrasound, or molecular breast imaging that  
20 is used to:

21 a. Evaluate an abnormality seen or suspected from a  
22 screening examination for breast cancer; or

23 b. Evaluate an abnormality detected by another means of  
24 examination.

25 (3) HEALTH BENEFIT PLAN. a. Any plan, policy, or  
26 contract issued, delivered, or renewed in this state that  
27 provides health coverage that includes payment for  
28 hospitalization, physician care, treatment, surgery, therapy,



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29 drugs, equipment, and any other medical expense, regardless of  
30 the following:

31 1. Whether the plan, policy, or contract is provided by  
32 a health care insurer; health maintenance organization  
33 established under Chapter 21A of Title 27, Code of Alabama  
34 1975; health care services plan established under Chapter 20  
35 of Title 10A, Code of Alabama 1975; a nonprofit agricultural  
36 organization that provides health benefits to its members  
37 under Chapter 33 of Title 2, Code of Alabama 1975; or any  
38 other entity that pays for, purchases, or reimburses for  
39 health care services.

40 2. Whether the plan is for a group or an individual.

41 b. The term does not include accident-only, specified  
42 disease, individual hospital indemnity, credit, dental-only,  
43 Medicare supplement, long-term care, disability income, or  
44 other limited benefit health insurance policies, or coverage  
45 issued as supplemental to liability insurance, workers'  
46 compensation, or automobile medical payment insurance.

47 (4) SUPPLEMENTAL BREAST EXAMINATION. A medically  
48 necessary and appropriate examination of the breast that  
49 includes, but is not limited to, contrast-enhanced  
50 mammography, breast magnetic resonance imaging, breast  
51 ultrasound, or molecular breast imaging that is used to screen  
52 for breast cancer when there is no abnormality seen or  
53 suspected, based on personal or family medical history or  
54 additional factors that increase the risk of breast cancer,  
55 including dense tissue, on the recommendation of a physician.

56 (b) A health benefit plan that pays for, purchases, or



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57 furnishes health care services to individuals who reside in  
58 this state, and which provides coverage for a supplemental  
59 breast examination or a diagnostic breast examination, may not  
60 impose any cost-sharing requirement on an enrollee for a  
61 supplemental breast examination or diagnostic breast  
62 examination.

63           Section 2. This act shall become effective on January  
64 1, 2027.



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Speaker of the House of Representatives

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President and Presiding Officer of the Senate

House of Representatives

I hereby certify that the within Act originated in and was passed by the House, as amended 17-Feb-26.

John Treadwell  
Clerk

Senate

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**26-Feb-26**

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Passed