

SB177 ENGROSSED



1 SB177

2 DGVISTN-2

3 By Senators Coleman-Madison, Figures, Smitherman, Beasley,

4 Coleman

5 RFD: Banking and Insurance

6 First Read: 20-Jan-26



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5 A BILL
6 TO BE ENTITLED
7 AN ACT

14 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

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

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

- 26 a. Evaluate an abnormality seen or suspected from a
- 27 screening examination for breast cancer; or
- 28 b. Evaluate an abnormality detected by another means of



29 examination.

30 (3) HEALTH BENEFIT PLAN. a. Any plan, policy, or
31 contract issued, delivered, or renewed in this state that
32 provides health coverage that includes payment for
33 hospitalization, physician care, treatment, surgery, therapy,
34 drugs, equipment, and any other medical expense, regardless of
35 the following:

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

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

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

52 (4) SUPPLEMENTAL BREAST EXAMINATION. A medically
53 necessary and appropriate examination of the breast that
54 includes, but is not limited to, contrast-enhanced
55 mammography, breast magnetic resonance imaging, breast
56 ultrasound, or molecular breast imaging that is used to screen



57 for breast cancer when there is no abnormality seen or
58 suspected, based on personal or family medical history or
59 additional factors that increase the risk of breast cancer,
60 including dense tissue, on the recommendation of a physician.

61 (b) A health benefit plan that pays for, purchases, or
62 furnishes health care services to individuals who reside in
63 this state, and which provides coverage for a supplemental
64 breast examination or a diagnostic breast examination, may not
65 impose any cost-sharing requirement on an enrollee for a
66 supplemental breast examination or diagnostic breast
67 examination.

68 Section 2. This act shall become effective on January
69 1, 2027.



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71
72 Senate

73 Read for the first time and referred 20-Jan-26
74 to the Senate committee on Banking
75 and Insurance
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77 Read for the second time and placed 05-Feb-26
78 on the calendar:
79 2 amendments
80
81 Read for the third time and passed 10-Feb-26
82 as amended
83 Yeas 30
84 Nays 0
85 Abstains 1
86
87
88 Patrick Harris,
89 Secretary.
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