

SB177 INTRODUCED



1 SB177

2 DGVISTN-1

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

4 Coleman

5 RFD: Banking and Insurance

6 First Read: 20-Jan-26



1

2

3

4 SYNOPSIS:

5 Existing Alabama law requires health insurers to
6 cover mammography to screen for breast cancer in women
7 40 years of age and over.

8 Furthermore, health benefit plans that are
9 subject to the requirements of the federal Affordable
10 Care Act must cover screening mammography for women 40
11 years of age and over without requiring them to share
12 any of the cost through a deductible, copayment, or
13 coinsurance.

14 This bill would require that any health benefit
15 plan issued in the state which covers screening for
16 breast cancer or diagnostic imaging of abnormalities in
17 the breast provide such coverage without requiring the
18 beneficiary to share the cost.

19

20

21

22 A BILL

23 TO BE ENTITLED

24 AN ACT

25

26 Relating to health insurance; to require that health
27 benefit plans offered in this state which pay or reimburse for
28 breast examinations, including mammography, provide the



29 coverage without imposing a deductible, copayment, or
30 coinsurance charge on the beneficiary.

31 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

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

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

37 (2) DIAGNOSTIC BREAST EXAMINATION. A medically
38 necessary examination of the breast by technology that
39 includes, but is not limited to, contrast-enhanced
40 mammography, diagnostic mammography, breast magnetic resonance
41 imaging, breast ultrasound, or molecular breast imaging that
42 is used to:

43 a. Obtain accurate images necessary to supplement a
44 supplemental breast examination; or

45 b. Evaluate an abnormality that is detected by a
46 supplemental breast examination.

47 (3) HEALTH BENEFIT PLAN. a. Any plan, policy, or
48 contract issued, delivered, or renewed in this state that
49 provides health coverage that includes payment for
50 hospitalization, physician care, treatment, surgery, therapy,
51 drugs, equipment, and any other medical expense, regardless of
52 the following:

53 1. Whether the plan, policy, or contract is provided by
54 a health care insurer; health maintenance organization
55 established under Chapter 21A of Title 27, Code of Alabama
56 1975; health care services plan established under Chapter 20



57 of Title 10A, Code of Alabama 1975; a nonprofit agricultural
58 organization that provides health benefits to its members
59 under Chapter 33 of Title 2, Code of Alabama 1975; or any
60 other entity that pays for, purchases, or reimburses for
61 health care services.

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

63 b. The term does not include accident-only, specified
64 disease, individual hospital indemnity, credit, dental-only,
65 Medicare supplement, long-term care, disability income, or
66 other limited benefit health insurance policies, or coverage
67 issued as supplemental to liability insurance, workers'
68 compensation, or automobile medical payment insurance.

69 (4) SUPPLEMENTAL BREAST EXAMINATION. An examination of
70 the breast by technology that includes, but is not limited to,
71 contrast-enhanced mammography, breast magnetic resonance
72 imaging, breast ultrasound, or molecular breast imaging that
73 is used to screen for breast cancer when there is no
74 abnormality seen or suspected, based on personal or family
75 medical history or additional factors that increase the risk
76 of breast cancer, including dense tissue, on the
77 recommendation of a physician.

78 (b) A health benefit plan that pays for, purchases, or
79 furnishes health care services to individuals who reside in
80 this state, and which provides coverage for a supplemental
81 breast examination or a diagnostic breast examination, may not
82 impose any cost-sharing requirement on an enrollee for a
83 supplemental breast examination or diagnostic breast
84 examination.



SB177 INTRODUCED

85 Section 2. This act shall become effective on October
86 1, 2026.