

SB19 ENROLLED



1 SB19
2 QNAQN45-2
3 By Senator Livingston
4 RFD: Banking and Insurance
5 First Read: 13-Jan-26
6 PFD: 10-Sep-25



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1 Enrolled, An Act,

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4 Relating to insurance; to amend Sections 27-58-1 and
5 27-58-4, Code of Alabama 1975; to recognize that a higher risk
6 of prostate cancer exists in certain groups of men; and to
7 require health insurance plans to cover screening of both
8 younger high-risk men and all older men, free of out-of-pocket
9 costs.

10 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

11 Section 1. This act shall be known and may be cited as
12 the David "Mac" McElhaney and Roy S. Johnson Prostate Cancer
13 Prevention Act.

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

16 "§27-58-1

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

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

23 ~~(1)~~ (2) HEALTH BENEFIT PLAN. Any individual or group
24 plan, employee welfare benefit plan, policy, or contract for
25 health care services issued, delivered, issued for delivery,
26 or renewed in this state by a health care insurer, health
27 maintenance organization, accident and sickness insurer,
28 fraternal benefit society, nonprofit hospital service



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

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

48 a. Received a diagnosis of prostate cancer.

49 b. Developed prostate cancer.

50 c. Death caused by prostate cancer.

51 d. Received a diagnosis of a cancer that is known to be
52 associated with a higher risk of prostate cancer.

53 e. Carries a genetic marker known to be associated with
54 an increased risk of prostate cancer.

55 ~~(2)~~ (4) SCREENING FOR THE EARLY DETECTION OF PROSTATE
56 CANCER. At a minimum, a prostate-specific antigen blood test



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57 and a digital rectal examination."

58 "§27-58-4

59 (a) The benefits provided in this chapter shall be
60 subject to the same ~~annual deductible or coinsurance~~
61 established cost-sharing requirements for all covered benefits
62 within a given policy, except that no cost-sharing
63 requirements shall be imposed on: (i) men over 50 years of
64 age; and (ii) men at high risk for prostate cancer who are
65 over 40 years of age. Private ~~third party~~third-party payors
66 may not reduce or eliminate coverage due to the requirements
67 of this chapter.

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

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

75 Section 3. This act shall become effective on October
76 1, 2027.



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President and Presiding Officer of the Senate

Speaker of the House of Representatives

SB19

Senate 15-Jan-26

I hereby certify that the within Act originated in and passed the Senate.

Patrick Harris,
Secretary.

House of Representatives
Amended and passed: 17-Feb-26

Senate concurred in House amendment 19-Feb-26

By: Senator Livingston