SB19

6YFX833-1

By Senator Livingston

RFD: Banking and Insurance

First Read: 13-Jan-26

PFD: 10-Sep-25

SYNOPSIS:

Under existing law, health insurance plans are required to cover annual screening of men over 40 years of age for the early detection of prostate cancer.

This bill would recognize that African American men and men who have a first degree relative who has had prostate cancer are at high risk for the disease.

This bill would also require that coverage for screening of high-risk men and all older men be provided without deductibles, copayments, or other cost-sharing requirements.

A BILL

TO BE ENTITLED

AN ACT

Relating to insurance; to amend Sections 27-58-1 and 27-58-4, Code of Alabama 1975; to recognize that a higher risk of prostate cancer exists in certain groups of men; and 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 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.

~~(1)~~ (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 maintenance organization, accident and sickness insurer, fraternal benefit society, nonprofit hospital service corporation, nonprofit medical service corporation, health care service plan, any plan or health benefits offered by a nonprofit agricultural organization, or any other person, firm, corporation, joint venture, or other similar business entity that pays for insureds or beneficiaries in this state. The term includes, but is not limited to, entities created pursuant to Article 6 of Chapter 20 of Title 10A. A health benefit plan located or domiciled outside of the State of Alabama is deemed to be subject to this chapter if it receives, processes, adjudicates, pays, or denies claims for health care services submitted by or on behalf of patients, insureds, or beneficiaries who reside in Alabama. Provided, however, the term shall not include accident-only, specified disease, hospital indemnity, Medicare supplement, long-term

care, disability income, or other limited benefit health insurance policies.

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

a. Received a diagnosis of prostate cancer.

b. Developed prostate cancer.

c. Death caused by prostate cancer.

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

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

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

"§27-58-4

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

(b) A health benefit plan subject to this chapter shall not terminate services, reduce capitation payment, or otherwise penalize an attending physician or health care

provider who orders medical care consistent with this chapter.

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

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