

**House Insurance Reported Substitute for HB300**

1

2

3

4

5 A BILL

6 TO BE ENTITLED

7 AN ACT

8

9 Relating to health insurance; to require that health  
10 benefit plans offered in this state which pay or reimburse for  
11 breast examinations, including mammography, provide the  
12 coverage without imposing a deductible, copayment, or  
13 coinsurance charge on the beneficiary.

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.

20 (2) DIAGNOSTIC BREAST EXAMINATION. A medically  
21 necessary and appropriate, in accordance with National  
22 Comprehensive Cancer Network Guidelines, examination of the  
23 breast that includes, but is not limited to, contrast-enhanced  
24 mammography, diagnostic mammography, breast magnetic resonance  
25 imaging, breast ultrasound, or molecular breast imaging that  
26 is used to:

27 a. Evaluate an abnormality seen or suspected from a  
28 screening examination for breast cancer; or

**House Insurance Reported Substitute for HB300**

29                   b. Evaluate an abnormality **detected by another means of**  
30 **examination.**

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

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

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

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

53                   (4) SUPPLEMENTAL BREAST EXAMINATION. **A medically**  
54 **necessary and appropriate, in accordance with National**  
55 **Comprehensive Cancer Network Guidelines,** examination of the  
56 breast that includes, but is not limited to, contrast-enhanced

**House Insurance Reported Substitute for HB300**

57 mammography, breast magnetic resonance imaging, breast  
58 ultrasound, or molecular breast imaging that is used to screen  
59 for breast cancer when there is no abnormality seen or  
60 suspected, based on personal or family medical history or  
61 additional factors that increase the risk of breast cancer,  
62 including dense tissue, on the recommendation of a physician.

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

70 Section 2. This act shall become effective on January  
71 1, 2027.