

By Senator Miller

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A bill to be entitled

An act relating to health insurance; requiring health benefit plans, as defined, to offer coverage for prostate cancer early detection screening for certain men; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. (1)(a) A health benefit plan that is offered, issued, or renewed in this state on or after January 1, 2006, which provides coverage to men age 40 or older must offer coverage for annual screening for prostate cancer for such men, according to the prostate cancer early detection guidelines of the National Comprehensive Cancer Network. The coverage may not be subject to plan deductibles.

(b) The prostate cancer screening coverage shall be offered as follows:

1. The screening shall consist, at a minimum, of the following tests:

- a. Prostate-specific antigen blood test; and
- b. Digital rectal examination.

(c) If a medical practitioner recommends that an insured, subscriber, or enrollee undergo a prostate-specific antigen blood test, coverage may not be denied because that person previously had a digital rectal exam and the exam results were negative.

(2) The benefits required by this section do not limit diagnostic benefits otherwise allowable under a health benefit plan.

1 (3) As used in this section, the term "health benefit
2 plan" means group hospital or medical insurance coverage, a
3 not-for-profit hospital or medical service or indemnity plan,
4 a prepaid health plan, a health maintenance organization plan,
5 a preferred provider organization plan, a state or municipal
6 employee health insurance plan, a program funded under Title
7 XIX of the Social Security Act or other publicly funded
8 program, a Multiple Employer Welfare Arrangement, or an
9 employee self-insured plan, except as exempt under federal
10 ERISA provisions. The term does not include short-term,
11 accident, fixed indemnity, or specified disease policies,
12 disability income contracts, limited benefit or credit
13 disability insurance, workers' compensation insurance,
14 automobile medical payment insurance, or insurance under which
15 benefits are payable without regard to fault and which is
16 required by law to be included in a liability insurance policy
17 or equivalent self-insurance.

18 Section 2. This act shall take effect January 1, 2006.

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SENATE SUMMARY

Requires health benefit plans that offer coverage to persons age 40 or older to include diagnostic screening benefits for prostate cancer to such men. (See bill for details.)