

1 A bill to be entitled
 2 An act relating to health insurance; requiring health
 3 benefit plans, as defined, to offer coverage for prostate
 4 cancer early detection screening for certain men;
 5 providing an effective date.

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

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 9 Section 1. (1) (a) A health benefit plan that is offered,
 10 issued, or renewed in this state on or after January 1, 2008,
 11 which provides coverage to men age 40 or older must offer
 12 coverage for annual screening for prostate cancer for such men,
 13 according to the prostate cancer early detection guidelines of
 14 the National Comprehensive Cancer Network. The coverage may not
 15 be subject to plan deductibles.

16 (b) The coverage for prostate cancer screening shall
 17 consist, at a minimum, of the following tests:

- 18 1. Prostate-specific antigen blood test; and
 19 2. Digital rectal examination.

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

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

28 (3) As used in this section, the term "health benefit

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29 plan" means group hospital or medical insurance coverage, a not-
30 for-profit hospital or medical service or indemnity plan, a
31 prepaid health plan, a health maintenance organization plan, a
32 preferred provider organization plan, a state or municipal
33 employee health insurance plan, a program funded under Title XIX
34 of the Social Security Act or other publicly funded program, a
35 Multiple Employer Welfare Arrangement, or an employee self-
36 insured plan, except as exempt under federal ERISA provisions.
37 The term does not include short-term, accident, fixed indemnity,
38 or specified disease policies, disability income contracts,
39 limited benefit or credit disability insurance, workers'
40 compensation insurance, automobile medical payment insurance, or
41 insurance under which benefits are payable without regard to
42 fault and which is required by law to be included in a liability
43 insurance policy or equivalent self-insurance.

44 Section 2. This act shall take effect January 1, 2008.