By Senator Hill

1-02415A-08

A bill to be entitled

An act relating to health insurance; creating the "Senator Les Miller Act"; creating ss. 627.64091 and 627.64185, F.S., and amending s. 641.31, F.S.; requiring that health insurance policies, group health insurance policies, and health maintenance contracts provide coverage for an annual screening for prostate cancer for men of a specified age or older; providing requirements for the screening; providing that coverage for prostate cancer screening does not limit diagnostic benefits otherwise allowed under the policy; amending s. 627.6515, F.S.; providing for the benefit requirement to apply to a group health insurance policy issued or delivered outside the state; providing a finding that the act fulfills an important state interest; providing for application of the act; providing an effective date.

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

- Section 2. Section 627.64091, Florida Statutes, is created to read:
 - 627.64091 Coverage for prostate cancer screening.--
- (1) A health insurance policy providing coverage to a man 40 years of age or older must provide coverage for annual screening for prostate cancer for such a man in accordance with the guidelines for the early detection of prostate cancer set

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forth in the National Comprehensive Cancer Network or other evidence-based source.

- (2) The coverage for prostate cancer screening shall consist, at a minimum, of the following tests:
 - (a) Prostate-specific antigen blood test; and
 - (b) Digital rectal examination.
- (3) If a licensed medical practitioner recommends that an insured 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.
- (4) The benefits required by this section do not limit diagnostic benefits otherwise allowable under the policy.
- Section 3. Paragraph (c) of subsection (2) of section 627.6515, Florida Statutes, is amended to read:
 - 627.6515 Out-of-state groups.--
- (2) Except as otherwise provided in this part, this part does not apply to a group health insurance policy issued or delivered outside this state under which a resident of this state is provided coverage if:
- (c) The policy provides the benefits specified in ss. 627.64185, 627.419, 627.6574, 627.6575, 627.6579, 627.6612, 627.66121, 627.66122, 627.6613, 627.667, 627.6675, 627.6691, and 627.66911.
- Section 4. Section 627.64185, Florida Statutes, is created to read:
 - 627.64185 Coverage for prostate cancer screening. --
- (1) A group health insurance policy that provides coverage to a man 40 years of age or older must provide coverage for annual screening for prostate cancer for such a man in accordance

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with the guidelines for the early detection of prostate cancer set forth in the National Comprehensive Cancer Network or other evidence-based source.

- (2) The coverage for prostate cancer screening shall consist, at a minimum, of the following tests:
 - (a) Prostate-specific antigen blood test; and
 - (b) Digital rectal examination.
- (3) If a licensed medical practitioner recommends that an insured 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.
- (4) The benefits required by this section do not limit diagnostic benefits otherwise allowable under the policy.
- Section 5. Subsection (41) is added to section 641.31, Florida Statutes, to read:
 - 641.31 Health maintenance contracts.--
- (41) (a) A health maintenance organization contract that provides coverage to a man 40 years of age or older must provide coverage for annual screening for prostate cancer for such a man in accordance with the guidelines for the early detection of prostate cancer set forth in the National Comprehensive Cancer Network or other evidence-based source.
- (b) The coverage for prostate cancer screening shall consist, at a minimum, of the following tests:
 - 1. Prostate-specific antigen blood test; and
 - 2. Digital rectal examination.
- (c) If a licensed medical practitioner recommends that a subscriber undergo a prostate-specific antigen blood test,

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coverage may not be denied because that person previously had a digital rectal exam and the exam results were negative.

- (d) The benefits required by this section do not limit diagnostic benefits otherwise allowable under the contract.
- Section 6. The Legislature finds that the provisions of this act fulfill an important state interest.
- Section 7. This act shall take effect January 1, 2009, and applies to policies and contracts issued or renewed on or after that date.