

By Senator Berman

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1 A bill to be entitled
2 An act relating to coverage for diagnostic and
3 supplemental breast examinations; amending s. 110.123,
4 F.S.; prohibiting the state group insurance program
5 from imposing any enrollee cost-sharing liability with
6 respect to coverage for diagnostic breast examinations
7 and supplemental breast examinations; defining the
8 terms "diagnostic breast examination" and
9 "supplemental breast examination"; creating ss.
10 627.64181, 627.66131, and 641.31093, F.S.; defining
11 terms; prohibiting the imposition of cost-sharing
12 requirements for diagnostic and supplemental breast
13 examinations by individual accident and health
14 insurance policies; group, blanket, and franchise
15 accident or health insurance policies; and health
16 maintenance contracts, respectively, which provide
17 such coverage; authorizing the Financial Services
18 Commission to adopt rules; providing an effective
19 date.

20
21 Be It Enacted by the Legislature of the State of Florida:

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23 Section 1. Subsection (15) is added to section 110.123,
24 Florida Statutes, to read:

25 110.123 State group insurance program.—

26 (15) COVERAGE FOR DIAGNOSTIC AND SUPPLEMENTAL BREAST
27 EXAMINATIONS.—The state group insurance program may not impose
28 any enrollee cost-sharing liability with respect to coverage for
29 diagnostic breast examinations and supplemental breast

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30 examinations. As used in this subsection, the terms "diagnostic
31 breast examination" and "supplemental breast examination" have
32 the same meanings as in s. 627.64181(1).

33 Section 2. Section 627.64181, Florida Statutes, is created
34 to read:

35 627.64181 Coverage for diagnostic and supplemental breast
36 examinations; cost-sharing requirements prohibited.-

37 (1) As used in this section, the term:

38 (a) "Cost-sharing requirement" means an insured's
39 deductible, coinsurance, copayment, or other out-of-pocket
40 expense.

41 (b) "Diagnostic breast examination" means a medically
42 necessary and appropriate examination of the breast, including
43 an examination using diagnostic mammography, breast magnetic
44 resonance imaging, or breast ultrasound, which is used to
45 evaluate an abnormality:

46 1. Seen or suspected from a screening examination for
47 breast cancer; or

48 2. Detected by another means of examination.

49 (c) "Supplemental breast examination" means a medically
50 necessary and appropriate examination of the breast, including
51 an examination using breast magnetic resonance imaging or breast
52 ultrasound, which is:

53 1. Used to screen for breast cancer when there is no
54 abnormality seen or suspected; and

55 2. Based on personal or family medical history or
56 additional factors that may increase the individual's risk of
57 breast cancer.

58 (2) An accident or health insurance policy issued, amended,

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59 delivered, or renewed on or after January 1, 2025, which
60 provides coverage for diagnostic breast examinations and
61 supplemental breast examinations shall not impose any cost-
62 sharing requirement with respect to such coverage.

63 (3) The commission may adopt rules to administer this
64 section.

65 Section 3. Section 627.66131, Florida Statutes, is created
66 to read:

67 627.66131 Coverage for diagnostic and supplemental breast
68 examinations; cost-sharing requirements prohibited.-

69 (1) As used in this section, the terms "cost-sharing
70 requirement," "diagnostic breast examination," and "supplemental
71 breast examination" have the same meanings as in s.
72 627.64181(1).

73 (2) A group, blanket, or franchise accident or health
74 insurance policy issued, amended, delivered, or renewed on or
75 after January 1, 2025, which provides coverage for diagnostic
76 breast examinations and supplemental breast examinations shall
77 not impose any cost-sharing requirement with respect to such
78 coverage.

79 (3) The commission may adopt rules to administer this
80 section.

81 Section 4. Section 641.31093, Florida Statutes, is created
82 to read:

83 641.31093 Coverage for diagnostic and supplemental breast
84 examinations; cost-sharing requirements prohibited.-

85 (1) As used in this section, the term:

86 (a) "Cost-sharing requirement" means a subscriber's
87 deductible, coinsurance, copayment, or other out-of-pocket

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88 expense.

89 (b) "Diagnostic breast examination" has the same meaning as
90 in s. 627.64181(1).

91 (c) "Supplemental breast examination" has the same meaning
92 as in s. 627.64181(1).

93 (2) A health maintenance contract issued, amended,
94 delivered, or renewed on or after January 1, 2025, which
95 provides coverage for diagnostic breast examinations and
96 supplemental breast examinations shall not impose any cost-
97 sharing requirement with respect to such coverage.

98 (3) The commission may adopt rules to administer this
99 section.

100 Section 5. This act shall take effect July 1, 2024.