

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.; defining terms; amending s. 110.12303, F.S.;
5 prohibiting the state group insurance program from
6 imposing any cost-sharing requirement upon an enrollee
7 with respect to coverage for diagnostic breast
8 examinations or supplemental breast examinations;
9 providing applicability; providing an effective date.

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

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13 Section 1. Present paragraphs (a), (b) through (p), (q),
14 and (r) of subsection (2) of section 110.123, Florida Statutes,
15 are redesignated as paragraphs (b), (d) through (r), (t), and
16 (u), respectively, new paragraphs (a) and (c) and paragraph (s)
17 are added to that subsection, and paragraphs (c) and (d) of
18 subsection (14) of that section are amended, to read:

19 110.123 State group insurance program.—

20 (2) DEFINITIONS.—As used in ss. 110.123-110.1239, the term:

21 (a) "Cost-sharing requirement" means an insured's
22 deductible, coinsurance, copayment, or similar out-of-pocket
23 expense.

24 (c) "Diagnostic breast examination" means a medically
25 necessary and appropriate imaging examination of the breast, as
26 determined in accordance with the most recent applicable
27 guidelines of the National Comprehensive Cancer Network,
28 including, but not limited to, an examination using diagnostic
29 mammography, breast magnetic resonance imaging, or breast

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30 ultrasound, which is used to evaluate an abnormality that is
31 seen or suspected during a screening examination for breast
32 cancer.

33 (s) "Supplemental breast examination" means a medically
34 necessary and appropriate imaging examination of the breast,
35 conducted in accordance with the most recent applicable
36 guidelines of the National Comprehensive Cancer Network,
37 including, but not limited to, an examination using breast
38 magnetic resonance imaging or breast ultrasound, which is:

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

41 2. Based on personal or family medical history or
42 additional factors that may increase the person's risk of breast
43 cancer.

44 (14) OTHER-PERSONAL-SERVICES EMPLOYEES (OPS).—

45 (c) The initial measurement period used to determine
46 whether an employee hired before April 1, 2013, and paid from
47 OPS funds is a full-time employee described in subparagraph
48 (2)(g)1. ~~(2)(e)1.~~ is the 6-month period from April 1, 2013,
49 through September 30, 2013.

50 (d) All other measurement periods used to determine whether
51 an employee paid from OPS funds is a full-time employee
52 described in paragraph (2)(g) ~~(2)(e)~~ must be for 12 consecutive
53 months.

54 Section 2. Present subsections (5) and (6) of section
55 110.12303, Florida Statutes, are redesignated as subsections (6)
56 and (7), respectively, and a new subsection (5) is added to that
57 section, to read:

58 110.12303 State group insurance program; additional

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59 benefits; price transparency program; reporting.—

60 (5) In any contract or plan for state employee health
61 benefits which provides coverage for diagnostic breast
62 examinations or supplemental breast examinations, the state
63 group insurance program may not impose any cost-sharing
64 requirement upon an enrollee. If, under federal law, the
65 application of this subsection would result in health savings
66 account ineligibility under s. 223 of the Internal Revenue Code,
67 the prohibition under this subsection applies only to health
68 savings account qualified high-deductible health plans with
69 respect to the deductible of such a plan after the person has
70 satisfied the minimum deductible under s. 223 of the Internal
71 Revenue Code, except with respect to items or services that are
72 preventive care pursuant to s. 223(c)(2)(C) of the Internal
73 Revenue Code, in which case the requirements of s. 223(c)(2)(A)
74 of the Internal Revenue Code apply regardless of whether the
75 minimum deductible under s. 223 of the Internal Revenue Code has
76 been satisfied.

77 Section 3. This act shall take effect January 1, 2026.