

HB 1339

2026

A bill to be entitled  
An act relating to required coverage for imaging and  
genetic testing for cancer risk; creating ss.  
627.64192, 627.66912, and 641.31078, F.S.; providing  
definitions; requiring certain individual health  
policies, group, blanket, and franchise policies, and  
health maintenance contracts, respectively, to provide  
coverage for evidence-based cancer imaging and genetic  
testing for hereditary cancer risk, without any cost-  
sharing requirements, for specified individuals;  
providing an effective date.

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

Section 1. Section 627.64192, Florida Statutes, is created to read:

627.64192 Required coverage for imaging and genetic testing for cancer risk.—

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

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

(b) "Evidence-based cancer imaging" means imaging techniques used for detecting cancer and guiding treatment which are in accordance with the most recent versions of the National

26       Comprehensive Cancer Network clinical practice guidelines.

27        (c) "Genetic testing for hereditary cancer risk" means  
28        germline multigene testing for an inherited mutation associated  
29        with an increased risk of cancer in accordance with evidence-  
30       based clinical practice guidelines.

31        (2) A health insurance policy that is delivered, issued  
32        for delivery, renewed, amended, or continued in this state and  
33        that provides major medical or similar comprehensive coverage  
34       must provide coverage for:

35        (a) Genetic testing for hereditary cancer risk for an  
36        individual with a personal or family history of cancer which is  
37       recommended by a health care professional; and

38        (b) Evidence-based cancer imaging for an individual with  
39        an increased risk of cancer as recommended by the National  
40       Comprehensive Cancer Network clinical practice guidelines.

41        (3) The coverage required under subsection (2) is not  
42        subject to any cost-sharing requirement.

43        **Section 2. Section 627.66912, Florida Statutes, is created**  
44       **to read:**

45        627.66912 Required coverage for imaging and genetic  
46       testing for cancer risk.—

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

48        (a) "Cost-sharing requirement" means an insured's  
49        deductible, coinsurance, copayment, or any similar out-of-pocket  
50       expense.

51       (b) "Evidence-based cancer imaging" means imaging  
52       techniques used for detecting cancer and guiding treatment which  
53       are in accordance with the most recent versions of the National  
54       Comprehensive Cancer Network clinical practice guidelines.

55       (c) "Genetic testing for hereditary cancer risk" means  
56       germline multigene testing for an inherited mutation associated  
57       with an increased risk of cancer in accordance with evidence-  
58       based clinical practice guidelines.

59       (2) A group, blanket, or franchise health insurance policy  
60       that is delivered, issued for delivery, renewed, amended, or  
61       continued in this state and that provides major medical or  
62       similar comprehensive coverage must provide coverage for:

63       (a) Genetic testing for hereditary cancer risk for an  
64       individual with a personal or family history of cancer which is  
65       recommended by a health care professional; and

66       (b) Evidence-based cancer imaging for an individual with  
67       an increased risk of cancer as recommended by the National  
68       Comprehensive Cancer Network clinical practice guidelines.

69       (3) The coverage required under subsection (2) is not  
70       subject to any cost-sharing requirement.

71       **Section 3. Section 641.31078, Florida Statutes, is created**  
72       **to read:**

73       641.31078 Required coverage for cancer imaging and genetic  
74       testing for cancer risk.-

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

76       (a) "Cost-sharing requirement" means a subscriber's  
77 deductible, coinsurance, copayment, or any similar out-of-pocket  
78 expense.

79       (b) "Evidence-based cancer imaging" means imaging  
80 techniques used for detecting cancer and guiding treatment which  
81 are in accordance with the most recent versions of the National  
82 Comprehensive Cancer Network clinical practice guidelines.

83       (c) "Genetic testing for hereditary cancer risk" means  
84 germline multigene testing for an inherited mutation associated  
85 with an increased risk of cancer in accordance with evidence-  
86 based clinical practice guidelines.

87       (2) A health maintenance contract that is delivered,  
88 issued for delivery, renewed, amended, or continued in this  
89 state and that provides major medical or similar comprehensive  
90 coverage must provide coverage for:

91       (a) Genetic testing for hereditary cancer risk for an  
92 individual with a personal or family history of cancer which is  
93 recommended by a health care professional; and

94       (b) Evidence-based cancer imaging for an individual with  
95 an increased risk of cancer as recommended by the National  
96 Comprehensive Cancer Network clinical practice guidelines.

97       (3) The coverage required under subsection (2) is not  
98 subject to any cost-sharing requirement.

99       **Section 4.** This act shall take effect July 1, 2026.