

1 A bill to be entitled
 2 An act relating to required coverage for imaging and
 3 genetic testing for cancer risk; creating ss.
 4 627.64192, 627.66912, and 641.31078, F.S.; providing
 5 definitions; requiring certain individual health
 6 policies, group, blanket, and franchise policies, and
 7 health maintenance contracts, respectively, to provide
 8 coverage for evidence-based cancer imaging and genetic
 9 testing for hereditary cancer risk, without any cost-
 10 sharing requirements, for specified individuals;
 11 providing an effective date.

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

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

17 627.64192 Required coverage for imaging and genetic
 18 testing for cancer risk.-

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

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

23 (b) "Evidence-based cancer imaging" means imaging
 24 techniques used for detecting cancer and guiding treatment which
 25 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.