

By Senator Rodriguez

40-01107-26

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A bill to be entitled
An act relating to coverage for cancer imaging and genetic testing; creating s. 627.42398, F.S.; defining terms; requiring health insurers and health maintenance organizations to provide certain coverage; prohibiting such coverage from being subject to cost-sharing requirements; providing applicability; providing an effective date.

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

Section 1. Section 627.42398, Florida Statutes, is created to read:

627.42398 Coverage for cancer imaging and genetic testing.-

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

(a) "Cost-sharing requirements" means a deductible, coinsurance, copayment, or similar out-of-pocket expense.

(b) "Evidence-based cancer imaging" means imaging modalities used in accordance with the most recent version of the National Comprehensive Cancer Network clinical practice guidelines.

(c) "Genetic testing for an inherited mutation" means germline multi-gene testing for an inherited mutation associated with an increased risk of cancer, which testing is recommended in evidence-based clinical practice guidelines.

(2) A health insurer issuing a health insurance policy, or a health maintenance organization issuing a health maintenance contract, in this state shall provide coverage for all of the following:

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30 (a) Genetic testing for an inherited mutation for an
31 individual with a personal or family history of cancer when such
32 testing is recommended by a licensed health care professional.

33 (b) Evidence-based cancer imaging for individuals at
34 increased risk of cancer, as recommended by the National
35 Comprehensive Cancer Network clinical practice guidelines.

36 (3) Coverage required under subsection (2) may not be
37 subject to any cost-sharing requirements.

38 (4) If, under federal law, the application of subsection
39 (3) would result in health savings account ineligibility under
40 s. 223 of the Internal Revenue Code, the prohibition under
41 subsection (3) applies only to health savings account qualified
42 high-deductible health plans with respect to the deductible of
43 such a plan after the person has satisfied the minimum
44 deductible under s. 223 of the Internal Revenue Code, except
45 with respect to items or services that are preventive care
46 pursuant to s. 223(c)(2)(C) of the Internal Revenue Code, in
47 which case the requirements of subsection (3) apply regardless
48 of whether the minimum deductible under s. 223 of the Internal
49 Revenue Code has been satisfied.

50 Section 2. This act shall take effect July 1, 2026.