

## HB300 INTRODUCED



1 HB300

2 PS4IKRE-1

3 By Representatives Holk-Jones, Fidler, Givens, Ross, DuBose,  
4 Shaver, Hall, Givan, Hollis, Warren, Drummond, Clarke, Hulsey,  
5 Wilcox, Collins, Morris, Moore (M), Lands, McClammy

6 RFD: Insurance

7 First Read: 21-Jan-26



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## 4     SYNOPSIS:

5                     Existing Alabama law requires health insurers to  
6                     cover mammography to screen for breast cancer in women  
7                     40 years of age and over.

8                     Furthermore, health benefit plans that are  
9                     subject to the requirements of the federal Affordable  
10                   Care Act must cover screening mammography for women 40  
11                   years of age and over without requiring them to share  
12                   any of the cost through a deductible, copayment, or  
13                   coinsurance.

14                   This bill would require that any health benefit  
15                   plan issued in the state which covers screening for  
16                   breast cancer or diagnostic imaging of abnormalities in  
17                   the breast provide such coverage without requiring the  
18                   beneficiary to share the cost.

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22                   A BILL

23                   TO BE ENTITLED

24                   AN ACT

25

26                   Relating to health insurance; to require that health  
27                   benefit plans offered in this state which pay or reimburse for  
28                   breast examinations, including mammography, provide the

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29 coverage without imposing a deductible, copayment, or  
30 coinsurance charge on the beneficiary.

31 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

32         Section 1. (a) For purposes of this section, the  
33 following terms have the following meanings:

34             (1) COST-SHARING REQUIREMENT. A deductible, copayment,  
35 coinsurance, or similar expense borne by the insured for a  
36 covered benefit under a health benefit plan.

37             (2) DIAGNOSTIC BREAST EXAMINATION. A medically  
38 necessary examination of the breast by technology that  
39 includes, but is not limited to, contrast-enhanced  
40 mammography, diagnostic mammography, breast magnetic resonance  
41 imaging, breast ultrasound, or molecular breast imaging that  
42 is used to:

43                 a. Obtain accurate images necessary to supplement a  
44 supplemental breast examination; or

45                 b. Evaluate an abnormality that is detected by a  
46 supplemental breast examination.

47             (3) HEALTH BENEFIT PLAN. a. Any plan, policy, or  
48 contract issued, delivered, or renewed in this state that  
49 provides health coverage that includes payment for  
50 hospitalization, physician care, treatment, surgery, therapy,  
51 drugs, equipment, and any other medical expense, regardless of  
52 the following:

53                 1. Whether the plan, policy, or contract is provided by  
54 a health care insurer; health maintenance organization  
55 established under Chapter 21A of Title 27, Code of Alabama  
56 1975; health care services plan established under Chapter 20



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57 of Title 10A, Code of Alabama 1975; a nonprofit agricultural  
58 organization that provides health benefits to its members  
59 under Chapter 33 of Title 2, Code of Alabama 1975; or any  
60 other entity that pays for, purchases, or reimburses for  
61 health care services.

62 2. Whether the plan is for a group or an individual.

63 b. The term does not include accident-only, specified  
64 disease, individual hospital indemnity, credit, dental-only,  
65 Medicare supplement, long-term care, disability income, or  
66 other limited benefit health insurance policies, or coverage  
67 issued as supplemental to liability insurance, workers'  
68 compensation, or automobile medical payment insurance.

69 (4) SUPPLEMENTAL BREAST EXAMINATION. An examination of  
70 the breast by technology that includes, but is not limited to,  
71 contrast-enhanced mammography, breast magnetic resonance  
72 imaging, breast ultrasound, or molecular breast imaging that  
73 is used to screen for breast cancer when there is no  
74 abnormality seen or suspected, based on personal or family  
75 medical history or additional factors that increase the risk  
76 of breast cancer, including dense tissue, on the  
77 recommendation of a physician.

78 (b) A health benefit plan that pays for, purchases, or  
79 furnishes health care services to individuals who reside in  
80 this state, and which provides coverage for a supplemental  
81 breast examination or a diagnostic breast examination, may not  
82 impose any cost-sharing requirement on an enrollee for a  
83 supplemental breast examination or diagnostic breast  
84 examination.



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85                   Section 2. This act shall become effective on October  
86                   1, 2026.