

# HOUSE BILL 459

J5, J1, L6

5lr2009  
CF SB 374

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By: **Delegates Pruski and Stein**

Introduced and read first time: January 20, 2025

Assigned to: Health and Government Operations

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## A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Cancer Screening for Professional Firefighters – Required**  
3 **Coverage**  
4 **(James “Jimmy” Malone Act)**

5 FOR the purpose of requiring certain health insurers, nonprofit health service plans, and  
6 health maintenance organizations to provide coverage to professional firefighters for  
7 preventive cancer screening in accordance with certain guidelines; prohibiting  
8 certain insurers, nonprofit health service plans, and health maintenance  
9 organizations from imposing a copayment, coinsurance, or deductible requirement  
10 on certain coverage of preventive cancer screenings for professional firefighters;  
11 requiring counties and municipalities that offer self-insured employee health benefit  
12 plans to comply with a certain provision of this Act; requiring the Secretary of Budget  
13 and Management to ensure that the State Employee and Retiree Health and Welfare  
14 Benefits Program complies with a certain provision of this Act; and generally  
15 relating to health insurance and coverage of preventive cancer screenings for  
16 professional firefighters.

17 BY adding to  
18 Article – Insurance  
19 Section 15–861  
20 Annotated Code of Maryland  
21 (2017 Replacement Volume and 2024 Supplement)

22 BY adding to  
23 Article – Local Government  
24 Section 1–207  
25 Annotated Code of Maryland  
26 (2013 Volume and 2024 Supplement)

27 BY repealing and reenacting, without amendments,  
28 Article – State Personnel and Pensions

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 Section 2–502(a) and (b)(1) and 2–503(b)(1)  
2 Annotated Code of Maryland  
3 (2024 Replacement Volume and 2024 Supplement)

4 BY repealing and reenacting, with amendments,  
5 Article – State Personnel and Pensions  
6 Section 2–503(a)  
7 Annotated Code of Maryland  
8 (2024 Replacement Volume and 2024 Supplement)

9 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
10 That the Laws of Maryland read as follows:

11 **Article – Insurance**

12 **15–861.**

13 (A) IN THIS SECTION, “PROFESSIONAL FIREFIGHTER” MEANS AN  
14 INDIVIDUAL EMPLOYED AS A FIREFIGHTER BY A STATE, COUNTY, OR MUNICIPAL  
15 ENTITY DURING THE TIME OF THE INDIVIDUAL’S EMPLOYMENT.

16 (B) THIS SECTION APPLIES TO:

17 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT  
18 PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS  
19 ON AN EXPENSE–INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR  
20 CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

21 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE  
22 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER  
23 CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.

24 (C) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE TO A  
25 PROFESSIONAL FIREFIGHTER FOR PREVENTIVE CANCER SCREENINGS IN  
26 ACCORDANCE WITH THE LATEST SCREENING GUIDELINES ISSUED BY THE  
27 INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS.

28 (D) (1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION,  
29 AN ENTITY SUBJECT TO THIS SECTION MAY NOT IMPOSE A COPAYMENT,  
30 COINSURANCE, OR DEDUCTIBLE REQUIREMENT ON COVERAGE OF PREVENTIVE  
31 CANCER SCREENINGS FOR PROFESSIONAL FIREFIGHTERS AS REQUIRED UNDER  
32 SUBSECTION (C) OF THIS SECTION.



1 (i) all federal and State laws governing employee benefit plans;  
2 [and]

3 (ii) §§ 15-826, 15-826.1, 15-826.2, and, as applicable to  
4 contraceptive drugs and devices, 15-831(a) through (d) of the Insurance Article; AND

5 **(III) § 15-861 OF THE INSURANCE ARTICLE;**

6 (3) each year, recommend to the Governor the State share of the costs of  
7 the Program; and

8 (4) make ongoing eligibility determinations to ensure that participation in  
9 the Program does not impede, undermine, or conflict with federal compliance obligations or  
10 government and cafeteria plan status.

11 (b) (1) The Secretary may arrange as the Secretary considers appropriate any  
12 benefit option for inclusion in the Program.

13 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all  
14 policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or  
15 after January 1, 2026.

16 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect  
17 January 1, 2026.