

SENATE BILL 374

J5, J1, L6

5lr0738
CF HB 459

By: **Senators Beidle, Gile, Kramer, Lam, and Mautz**

Introduced and read first time: January 17, 2025

Assigned to: Finance

Committee Report: Favorable with amendments

Senate action: Adopted

Read second time: February 21, 2025

CHAPTER _____

1 AN ACT concerning

2 ~~Health Insurance~~ **Counties – Cancer Screening for Professional Firefighters –**
3 **Required 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~~ provide to firefighters
15 employed by the county coverage for preventive cancer screenings in accordance with
16 certain guidelines; authorizing a county to satisfy the requirement by providing a
17 certain annual examination or applying for a certain grant; prohibiting counties from
18 imposing a copayment, coinsurance, or deductible requirement on the coverage;
19 requiring the Maryland Health Care Commission to conduct a certain study; and
20 generally relating to ~~health insurance~~ counties and coverage of preventive cancer
21 screenings for professional firefighters.

22 ~~BY adding to~~
23 ~~Article – Insurance~~
24 ~~Section 15-861~~

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 ~~Annotated Code of Maryland~~
 2 ~~(2017 Replacement Volume and 2024 Supplement)~~

3 BY adding to
 4 Article – Local Government
 5 Section ~~1-207~~ 9-114
 6 Annotated Code of Maryland
 7 (2013 Volume and 2024 Supplement)

8 ~~BY repealing and reenacting, without amendments,~~
 9 ~~Article – State Personnel and Pensions~~
 10 ~~Section 2-502(a) and (b)(1) and 2-503(b)(1)~~
 11 ~~Annotated Code of Maryland~~
 12 ~~(2024 Replacement Volume and 2024 Supplement)~~

13 ~~BY repealing and reenacting, with amendments,~~
 14 ~~Article – State Personnel and Pensions~~
 15 ~~Section 2-503(a)~~
 16 ~~Annotated Code of Maryland~~
 17 ~~(2024 Replacement Volume and 2024 Supplement)~~

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

20 ~~Article – Insurance~~

21 ~~15-861.~~

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

25 ~~(B) THIS SECTION APPLIES TO:~~

26 ~~(1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT~~
 27 ~~PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS~~
 28 ~~ON AN EXPENSE INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR~~
 29 ~~CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE; AND~~

30 ~~(2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE~~
 31 ~~HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER~~
 32 ~~CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.~~

33 ~~(C) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE TO A~~
 34 ~~PROFESSIONAL FIREFIGHTER FOR PREVENTIVE CANCER SCREENINGS IN~~

1 ~~ACCORDANCE WITH THE LATEST SCREENING GUIDELINES ISSUED BY THE~~
2 ~~INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS.~~

3 ~~(D) (1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION,~~
4 ~~AN ENTITY SUBJECT TO THIS SECTION MAY NOT IMPOSE A COPAYMENT,~~
5 ~~COINSURANCE, OR DEDUCTIBLE REQUIREMENT ON COVERAGE OF PREVENTIVE~~
6 ~~CANCER SCREENINGS FOR PROFESSIONAL FIREFIGHTERS AS REQUIRED UNDER~~
7 ~~SUBSECTION (C) OF THIS SECTION.~~

8 ~~(2) IF AN INSURED OR AN ENROLLEE IS COVERED UNDER A~~
9 ~~HIGH DEDUCTIBLE HEALTH PLAN, AS DEFINED IN 26 U.S.C. § 223, AN ENTITY~~
10 ~~SUBJECT TO THIS SECTION MAY SUBJECT PREVENTIVE CANCER SCREENINGS FOR~~
11 ~~PROFESSIONAL FIREFIGHTERS TO THE DEDUCTIBLE REQUIREMENT OF THE~~
12 ~~HIGH DEDUCTIBLE HEALTH PLAN.~~

13 ~~(E) THIS SECTION MAY NOT BE CONSTRUED TO PROHIBIT AN ENTITY~~
14 ~~SUBJECT TO THIS SECTION FROM PROVIDING COVERAGES THAT ARE GREATER THAN~~
15 ~~OR MORE FAVORABLE TO AN INSURED OR AN ENROLLEE THAN THE COVERAGE~~
16 ~~REQUIRED UNDER THIS SECTION.~~

17 Article – Local Government

18 ~~1-207. 9-114.~~

19 ~~(A) (1) A COUNTY OR MUNICIPALITY EXCEPT AS PROVIDED IN~~
20 ~~SUBSECTION (B) OF THIS SECTION, A COUNTY THAT OFFERS A SELF-INSURED~~
21 ~~EMPLOYEE HEALTH BENEFIT PLAN IN THE STATE SHALL ENSURE THAT THE PLAN~~
22 ~~COMPLIES WITH § 15-861 OF THE INSURANCE ARTICLE PROVIDE TO EACH~~
23 ~~FIREFIGHTER EMPLOYED BY THE COUNTY COVERAGE FOR PREVENTIVE CANCER~~
24 ~~SCREENINGS IN ACCORDANCE WITH THE LATEST SCREENING GUIDELINES ISSUED~~
25 ~~BY THE INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS.~~

26 ~~(2) A COUNTY SUBJECT TO PARAGRAPH (1) OF THIS SUBSECTION MAY~~
27 ~~NOT IMPOSE A COPAYMENT, COINSURANCE, OR DEDUCTIBLE REQUIREMENT ON~~
28 ~~COVERAGE OF PREVENTIVE CANCER SCREENINGS FOR FIREFIGHTERS AS REQUIRED~~
29 ~~UNDER PARAGRAPH (1) OF THIS SUBSECTION.~~

30 ~~(B) A COUNTY MAY SATISFY THE REQUIREMENT IN SUBSECTION (A) OF THIS~~
31 ~~SECTION BY:~~

32 ~~(1) PROVIDING A NO-COST ANNUAL EXAMINATION TO FIREFIGHTERS~~
33 ~~EMPLOYED BY THE COUNTY THAT INCLUDES PREVENTIVE CANCER SCREENINGS~~
34 ~~FOR FIREFIGHTERS IN ACCORDANCE WITH THE LATEST SCREENING GUIDELINES~~
35 ~~ISSUED BY THE INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS; OR~~

1 (2) APPLYING FOR A GRANT UNDER TITLE 13, SUBTITLE 40 OF THE
2 HEALTH – GENERAL ARTICLE TO PAY FOR INNOVATIVE CANCER SCREENING
3 TECHNOLOGIES, INCLUDING A MULTICANCER EARLY DETECTION BLOOD TEST.

4 (C) THIS SECTION MAY NOT BE CONSTRUED TO PROHIBIT A COUNTY
5 SUBJECT TO THIS SECTION FROM PROVIDING COVERAGES THAT ARE GREATER THAN
6 OR MORE FAVORABLE TO AN INSURED OR AN ENROLLEE THAN THE COVERAGE
7 REQUIRED UNDER THIS SECTION.

8 ~~Article – State Personnel and Pensions~~

9 ~~§ 502.~~

10 ~~(a) There is a State Employee and Retiree Health and Welfare Benefits Program,~~
11 ~~to be developed and administered by the Secretary.~~

12 ~~(b) (1) The Program:~~

13 ~~(i) subject to the regulations adopted under § 2-503 of this subtitle,~~
14 ~~shall encompass all units in the Executive, Judicial, and Legislative branches of State~~
15 ~~government, including any unit with an independent personnel system;~~

16 ~~(ii) shall include the health insurance benefit options established by~~
17 ~~the Secretary; and~~

18 ~~(iii) except as provided in paragraph (2) of this subsection, may~~
19 ~~include any other benefit option that the Secretary considers appropriate.~~

20 ~~§ 503.~~

21 ~~(a) The Secretary shall:~~

22 ~~(1) adopt regulations for the administration of the Program;~~

23 ~~(2) ensure that the Program complies with:~~

24 ~~(i) all federal and State laws governing employee benefit plans;~~
25 ~~[and]~~

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

28 ~~(iii) § 15-861 OF THE INSURANCE ARTICLE;~~

1 ~~(3) each year, recommend to the Governor the State share of the costs of~~
2 ~~the Program; and~~

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

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

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

11 (a) Each county subject to § 9–114 of the Local Government Article, as enacted by
12 Section 1 of this Act, shall collect for calendar years 2026 and 2027 the following data:

13 (1) the number of firefighters eligible for the coverage required under §
14 9–114 of the Local Government Article, as enacted by Section 1 of this Act;

15 (2) the number of firefighters provided preventive cancer screenings;

16 (3) the number of preventive cancer screenings that resulted in a cancer
17 diagnosis; and

18 (4) the cost to provide preventive cancer screenings, including:

19 (i) the average cost of providing preventive cancer screenings to a
20 firefighter; and

21 (ii) the total cost for providing preventive cancer screenings to
22 firefighters.

23 (b) On or before June 1, 2027, and June 1, 2028, each county subject to § 9–114 of
24 the Local Government Article, as enacted by Section 1 of this Act, shall report to the
25 Maryland Health Care Commission the data collected under subsection (a) of this section.

26 (c) (1) The Maryland Health Care Commission shall:

27 (i) study the impact of expanding the preventive cancer screenings
28 coverage required under § 9–114 of the Local Government Article, as enacted by Section 1
29 of this Act, to the commercial insurance market; and

30 (ii) on or before December 1, 2028, report the results of the study to
31 the General Assembly, in accordance with § 2–1257 of the State Government Article.

1 (2) In completing the study required under paragraph (1)(i) of this
 2 subsection, the Maryland Health Care Commission shall consider the data reported under
 3 subsection (b) of this section.

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

Approved:

Governor.

President of the Senate.

Speaker of the House of Delegates.