

Chapter 655

(House Bill 459)

AN ACT concerning

**~~Health Insurance~~ Counties – Cancer Screening for Professional Firefighters –
Required Coverage
(James “Jimmy” Malone Act)**

FOR the purpose of ~~requiring certain health insurers, nonprofit health service plans, and health maintenance organizations to provide coverage to professional firefighters for preventive cancer screening in accordance with certain guidelines; prohibiting certain insurers, nonprofit health service plans, and health maintenance organizations from imposing a copayment, coinsurance, or deductible requirement on certain coverage of preventive cancer screenings for professional firefighters; requiring counties and municipalities that offer self-insured employee health benefit plans to comply with a certain provision of this Act; requiring the Secretary of Budget and Management to ensure that the State Employee and Retiree Health and Welfare Benefits Program complies with a certain provision of this Act~~ provide to firefighters employed by the county coverage for preventive cancer screenings in accordance with certain guidelines; authorizing a county to satisfy the requirement by providing a certain annual examination or applying for a certain grant; prohibiting counties from imposing a copayment, coinsurance, or deductible requirement on the coverage; requiring the Maryland Health Care Commission to conduct a certain study; and generally relating to ~~health insurance~~ counties and coverage of preventive cancer screenings for professional firefighters.

~~BY adding to~~~~Article – Insurance~~~~Section 15–861~~~~Annotated Code of Maryland~~~~(2017 Replacement Volume and 2024 Supplement)~~

BY adding to

Article – Local Government

Section ~~1–207~~ 9–114

Annotated Code of Maryland

(2013 Volume and 2024 Supplement)

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

~~Article — State Personnel and Pensions
Section 2 — 503(a)
Annotated Code of Maryland
(2024 Replacement Volume and 2024 Supplement)~~

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

~~Article — Insurance~~

~~15-861.~~

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

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

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

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

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

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

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

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

Article – Local Government

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

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

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

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

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

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

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

~~Article – State Personnel and Pensions~~

~~2-502.~~

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

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

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

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

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

~~2-503.~~

~~(a) The Secretary shall:~~

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Approved by the Governor, May 20, 2025.