

# **2025 Maryland Cancer Screenings Legislation (1).pd**

Uploaded by: Brian Holtlander

Position: FAV



January 28, 2025

Dear Vice President Holtlander,

The epidemic of cancer among firefighters has emerged as one of the most significant threats to the American Fire Service. Each day, thousands of firefighters are exposed to harmful toxins and carcinogens while performing their duties. Scientific evidence consistently demonstrates that early detection can significantly reduce the risk of being diagnosed with this devastating disease.

The mission of the Firefighter Cancer Support Network (FCSN) is to assist firefighters, EMS providers, and their immediate families who have been diagnosed with cancer by providing badge-to-badge support, training, and guidance. We are committed to ensuring that these heroes do not face cancer alone. Additionally, we strive to educate fire and EMS members about the importance of regular cancer screenings and early detection as a proactive measure to protect their health.

We are very pleased to support Maryland Senate Bill 374 - Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act). This critical legislation represents a significant first step in enabling firefighters to recognize symptoms of this life-threatening disease early and receive timely treatment that can dramatically improve their chances of survival.

On behalf of the Firefighter Cancer Support Network, thank you for your unwavering support of the American Fire Service and your commitment to protecting those who risk their lives to protect us.

Sincerely,

*Joseph O Schumacher*

Joseph O.E. Schumacher  
Chief Operations Officer

**UNITED STATES:**

2600 WEST OLIVE AVENUE  
5TH FLOOR - PMB 608  
BURBANK, CA 91505  
866-994-FCSN(3276)

**CANADA:**

25 SHEPPARD AVENUE WEST  
SUITE 300  
TORONTO, CA M2N 6S6  
438-600-FCSN(3276)

 @FIREFIGHTER CANCER  
SUPPORT NETWORK

 @FCSN\_NATIONAL

 @FCSNATIONAL

 @FFCSN

[WWW.FIREFIGHTERCANCERSUPPORT.ORG](http://WWW.FIREFIGHTERCANCERSUPPORT.ORG)

# **SB0374\_FAV\_MedChi\_HI - Cancer Screening Prof. Fire**

Uploaded by: Danna Kauffman

Position: FAV



*The Maryland State Medical Society*  
1211 Cathedral Street  
Baltimore, MD 21201-5516  
410.539.0872  
Fax: 410.547.0915  
1.800.492.1056  
www.medchi.org

Senate Finance Committee

February 5, 2025

Senate Bill 374 – *Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act)*

**POSITION: SUPPORT**

MedChi, The Maryland State Medical Society, the largest physician organization in Maryland, supports Senate Bill 374. This bill requires healthcare insurance carriers to cover a “professional firefighter” for preventive cancer screenings under the latest screening guidelines issued by the International Association of Fire Fighters (IAFF).<sup>1</sup>

Firefighters face a higher risk of developing cancer due to the nature of their work and are often exposed to dangerous chemicals and carcinogens. Screening can help mitigate some risks by providing detection of cancer in its earlier stages when it’s more treatable. Passage of Senate Bill 374 will ensure that healthcare insurance carriers either modify plans to provide the coverage recommended by IAFF or ensure that plans continue current coverage.

For these reasons, we urge a favorable vote.

**For more information, call:**

Danna L. Kauffman

J. Steven Wise

Andrew G. Vetter

Christine K. Krone

410-244-7000

---

<sup>1</sup> [FFCancer\\_CancerScreenings.pdf](#)

# **SB374\_JamieMcIntosh\_FAV**

Uploaded by: Jamie McIntosh

Position: FAV

February 3, 2025

Re: SB 374 - Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage

(James “Jimmy” Malone Act)

Position: **Support**

Chairwoman Beidle and Members of the Finance Committee,

My name is Jamie McIntosh. I am writing in support of Senate Bill 374, requiring certain health insurers, nonprofit health service plans, and health maintenance organizations to provide coverage without the requirement for copayment, coinsurance, or deductible to professional firefighters for cancer screening in accordance with certain guidelines; and requiring the Secretary of Budget and Management and certain counties and municipalities to ensure that certain employee health benefit plans comply with coverage requirements for professional firefighters.

I am a professional firefighter who has cancer. Although it was not guaranteed at the time, in 2017, I was lucky enough to have been the beneficiary of early testing which found anomalies in my blood values that, after several months of further testing, were ultimately determined to be caused by Hairy Cell Leukemia. This early screening not only allowed me to receive treatment earlier in the progression of my disease, but also protected me while I was working before my treatment began.

It's difficult for me to think about what might have happened if my cancer had not been discovered early. My White Blood Count was low. My Absolute Neutrophil Count was low. My Platelet level was low.

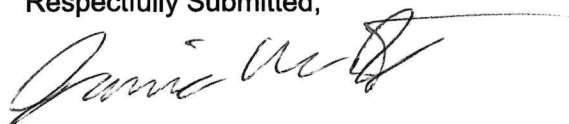
Low White Blood counts and low Absolute Neutrophil counts cause a decreased immune response when exposed to disease. As a professional firefighter, I am constantly exposed to diseases on emergency medical responses. If I had not known about my decreased blood counts, I could have easily contracted a normally benign disease that could have caused serious illness or even death.

Platelets are the substances in the blood that promote clotting. With a decreased Platelet level, I was at risk for significant bleeding from a small cut. It would have been even worse if I had another serious injury at work, which required emergency surgery.

Early screening provided me with the best opportunity to remain healthy and continue my career serving the residents of Anne Arundel County as a professional firefighter.

For these reasons, I respectfully urge the Committee to issue a favorable report for Senate Bill 374.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Jamie McIntosh", with a long horizontal line extending to the right.

# **SB374\_WH\_FAV**

Uploaded by: Mary Jermann

Position: FAV



February 3, 2025

**Re: SB 374 - Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act)**

Position: **Support**

Chairwoman Beidle and Members of the Finance Committee,

On behalf of Wellness House of Annapolis, I write in **support of Senate Bill 374**, requiring certain health insurers, nonprofit health service plans, and health maintenance organizations to provide coverage without the requirement for copayment, coinsurance, or deductible to professional firefighters for cancer screening in accordance with certain guidelines; and requiring the Secretary of Budget and Management and certain counties and municipalities to ensure that certain employee health benefit plans comply with coverage requirements for professional firefighters.

Wellness House of Annapolis provides free services and programs to those who have been touched by cancer. From support groups for children, teens, and adults to healthy living services such as yoga, reiki, meditation, and therapeutic art classes, our goal is to help our members with cancer and their loved ones find the strength and support you need to focus on recovery and healing without the worries of the financial burden.

As we have seen time and time again, early detection is key to a best outcome for living well after a cancer diagnosis, which this bill directly accomplishes. Through our ongoing partnership with the Anne Arundel County Professional Fire Fighters, we understand Professional Fire Fighters are disproportionately affected by cancer. While we work shoulder to shoulder promoting early detection cancer screenings in the community at large, we applaud Senator Beidle and the Bill's cosponsors for their leadership in this matter.

For these reasons, I respectfully urge the Committee to issue a **favorable report for Senate Bill 374.**

Respectfully Submitted,

Mary Jermann  
Executive Director



**Letter for SB374.pdf**

Uploaded by: Mike McKay

Position: FAV

**MIKE MCKAY**  
*Legislative District 1*  
Garrett, Allegany, and Washington Counties



*Annapolis Office*  
James Senate Office Building  
11 Bladen Street, Room 416  
Annapolis, Maryland 21401  
410-841-3565 • 301-858-3565  
800-492-7122 Ext. 3565  
Mike.McKay@senate.state.md.us

Judicial Proceedings Committee  
Executive Nominations Committee

**THE SENATE OF MARYLAND**  
**ANNAPOLIS, MARYLAND 21401**

*Cumberland Office*  
100N Mechanic Street  
Cumberland, Maryland 21502  
240-362-7040

*Joint Committees*  
Administrative, Executive,  
and Legislative Review  
Children, Youth, and Families  
Program Open Space and Agricultural  
Land Preservation

*Williamsport Office*  
2N Conococheque Street  
Williamsport Town Hall  
Williamsport, Maryland

January 24, 2025

RE: Fire/EMS Coalition Support for SB374

Dear Chairman Smith, Vice Chairman Waldstreicher, and Members of the Committee,

The Fire/EMS Coalition would like to express their support for Senate Bill 374:  
**Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act.** This bill will require full coverage for professional firefighters for cancer screenings. It will also require the Secretary of Budget and Management, the counties, and municipalities to ensure certain employee health benefit plans comply with coverage requirements for professional firefighters.

The Fire/EMS Coalition supports Senate Bill 374 as it will benefit all firefighters in health needs and assist them in taking proactive measures against sicknesses.

Sincerely,

A handwritten signature in black ink, appearing to read "Mike McKay".

Senator Mike McKay  
Representing the Appalachia Region of Maryland  
Serving Garrett, Allegany, and Washington Counties

**Voting Organizations:**

**Maryland Fire Chief’s Association (MFCA)**  
**Maryland State Firefighter’s Association (MSFA)**  
**State Fire Marshal (OSFM)**  
**Maryland Fire Rescue Institute (MFRI)**  
**Maryland Institute for Emergency Medical Services System (MIEMMS)**  
**Metro Fire Chief’s Association**  
**Professional Firefighters of Maryland**

**Our Mission Statement**

The Maryland Fire/EMS Coalition unites Republicans and Democrats in support of fire/emergency services legislation that benefit all first responders. Becoming a member does not require taking positions on legislation; rather Coalition members are asked to offer support in a way that best benefits fire/emergency services in their respective Legislative Districts.

**SB 374 FF screening.pdf**

Uploaded by: Pamela Beidle

Position: FAV

**PAMELA G. BEIDLE**  
*Legislative District 32*  
Anne Arundel County

Chair, Finance Committee

Executive Nominations Committee

Joint Committee on Gaming Oversight

Joint Committee on Management  
of Public Funds

Spending Affordability Committee



Miller Senate Office Building  
11 Bladen Street, Suite 3 East  
Annapolis, Maryland 21401  
410-841-3593 • 301-858-3593  
800-492-7122 Ext. 3593  
Pamela.Beidle@senate.state.md.us

**THE SENATE OF MARYLAND**  
**ANNAPOLIS, MARYLAND 21401**

February 5, 2025

**SB374**

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

Good afternoon, Vice Chair Hayes and Members of the Finance Committee;

Thank you for the opportunity to present SB 374, Health Insurance – Cancer Screenings for Professional Firefighters – Required Coverage. SB 374 requires health insurers, nonprofit health service plans, and health maintenance organizations to cover preventative cancer screenings in line with the latest screening guidelines issued by the International Association of Fire Fighters.

Fire fighters are regularly exposed to many known and unknown chemicals and carcinogens in their line of work, and it has been proven that fire fighters are at risk for cancer and other illnesses at a greater rate than the general population. In 2022, the International Agency for Research on Cancer (IARC) reclassified firefighting as carcinogenic to humans, which is IARC’s highest carcinogenic hazard classification.

This issue is personal for many Marylanders, including myself. My friend, former Maryland Delegate James “Jimmy” Malone, for whom we have named this bill, died as a result of brain cancer after a lifetime dedicated to public service, beginning with his time as a professional firefighter. Fire fighters have been found to have a 9% increase in cancer incidence and a 14% increase in cancer mortality compared to the general population, and we owe it to these invaluable first responders to offer covered preventative screenings so that cancer can be detected early, and they can have the best chance of overcoming it.

By requiring coverage for preventative screenings, this legislation will serve fire fighters in our state and reduce the burden of cancer in Maryland.

I respectfully request a “Favorable Report” on SB 374.

# **Testimony in support of SB0374 - Health Insurance**

Uploaded by: Richard KAP Kaplowitz

Position: FAV

SB0374\_RichardKaplowitz\_FAV  
02/05/2025

Richard Keith Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON SB#0374 - FAVORABLE**

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

**TO:** Chair Beidle, Vice Chair Hayes, and members of the Finance Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard K. Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#0374, **Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act)**

Cancer is the most dangerous threat to firefighter health and safety today.

Cancer caused 66 percent of the career firefighter line-of-duty deaths from 2002 to 2019, according to data from the International Association of Fire Fighters (IAFF). Heart disease caused 18 percent of career LODDs for the same period.

Cancer caused 70 percent of the line-of-duty deaths for career refighters in 2016.

Firefighters have a 9 percent higher risk of being diagnosed with cancer and a 14 percent higher risk of dying from cancer than the general U.S. population, according to research by the CDC/National Institute for Occupational Health and Safety (NIOSH). Cancer is the most dangerous threat to firefighter health and safety today. <sup>1</sup>

This bill acknowledges the risks our first responders have to cancer and make coverage of screenings for cancer a benefit without payment by those firefighters.

This bill will require certain health insurers, nonprofit health service plans, and health maintenance organizations to provide coverage without the requirement for copayment, coinsurance, or deductible to professional firefighters for cancer screening in accordance with certain guidelines. It also requires the Secretary of Budget and Management and certain counties and municipalities to ensure that certain employee health benefit plans comply with coverage requirements for professional firefighters.

My daughter-in-law is a Captain in the Montgomery County Fire Department, this issue is personal for me in protecting her health through constant screenings for cancer caused by her occupation.

**I respectfully urge this committee to return a favorable report on SB#0374.**

**SB374 testimony.pdf**

Uploaded by: William Faust

Position: FAV



# MARYLAND STATE FIREFIGHTERS ASSOCIATION

*Representing the Volunteer Fire, Rescue and Emergency Medical Services Personnel  
-a 501(c)3 Organization*



## **Legislative Committee**

17 State Circle  
Annapolis MD, 21401  
Chair: Robert Phillips  
Email: rfcchief48@gmail.com  
Cell: 443-205-5030  
Office: 410-974-2222

## **SB374: Health Insurance-Cancer Screening For Professional Firefighters Coverage**

(James “Jimmy” Malone Act)

My name is Bill Faust 2<sup>nd</sup> Vice President of the Maryland State Firefighters Association, and I am on Legislative Committee for the Maryland State Firefighters Association (MSFA)

I wish to present testimony in favor of SB374 Health Insurance- Cancer Screening For Professional Firefighters Coverage

The underlying name of this Bill is the {James “Jimmy” Malone Act), Jimmy was in the fire service and was a member of the Arbutus and Susquehanna Hose companies,

He was also a past member of the House of Delegates for the for the State of Maryland,

Tragically he lost his long hard battle with Cancer this past year, with this Bill it could have possibly had a different outcome by early detection,

Let’s do everything we can to help someone else beat this disease before it’s too late.

The MSFA asks that you return a FAVORABLE vote on SB374

Thank you and I would be glad to answer any questions you might have.

**SB0374-FIN\_MACo\_SWA.pdf**

Uploaded by: Karrington Anderson

Position: FWA



## Senate Bill 374

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

MACo Position: **SUPPORT**

To: Finance Committee

**WITH AMENDMENTS**

Date: February 5, 2025

From: Karrington Anderson

The Maryland Association of Counties (MACo) **SUPPORTS SB 374 WITH AMENDMENTS**. This bill requires counties that employ career firefighters to provide coverage for preventive cancer screenings. SB 374 prohibits cost-sharing requirements such as copayments, coinsurance, or deductibles. Additionally, local governments subject to this requirement must ensure screenings align with the latest guidelines issued by the International Association of Fire Fighters. Counties fully support improving health and safety for firefighters and all employees and have already taken strides to offer extensive health coverage; however, as drafted, the bill imposes significant fiscal and operational challenges on local governments.

Many counties already provide firefighter cancer screenings, often relying on grant programs due to budget limitations. While the bill’s requirements align with aspirational practices, not every county program currently meets the precise mandates outlined. If implemented as drafted, individual affected counties estimate a \$1 million fiscal impact, which would strain local budgets without additional State assistance. **Counties urge the State to make this policy a funded mandate, rather than unfunded.**

MACo appreciates the State’s commitment to firefighter cancer screenings and supports efforts to expand access to these critical health services. To ensure successful implementation, MACo encourages the State to provide dedicated funding, allowing counties to administer the program as prescribed, without copayments for participants. To that end, MACo suggests an amendment directing State funding to support this mandate at the local level, ensuring consistency and long-term sustainability across all jurisdictions.

Counties have historically been and remain committed to firefighter health initiatives, including the Maryland Professional and Volunteer Firefighters Innovative Cancer Screening Technologies Program. Counties believe additional State resources should be allocated to expand this program, ensuring that all firefighters—career and volunteer—receive essential screenings without imposing unfunded mandates on local governments.

Counties appreciate the bill’s intent and recognize the importance of early cancer detection for first responders. For these reasons, MACo urges the Committee to issue a **FAVORABLE WITH AMENDMENTS** report on SB 374, incorporating state funding provisions to enable counties to meet these valuable public safety objectives.

**DOCS-#238634-v1-SB\_374\_Firefighters\_FWA\_League.DOC**

Uploaded by: Matthew Celentano

Position: FWA



15 School Street, Suite 200  
Annapolis, Maryland 21401  
410-269-1554

February 5, 2025

The Honorable Pam Beidle  
Chair, Senate Finance Committee  
3 East  
Miller Senate Office Building  
Annapolis, MD 21401

**Senate Bill 374 - Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act)**

Dear Chair Beidle,

The League of Life and Health Insurers of Maryland, Inc. *supports Senate Bill 374 - Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act)* with amendments.

We applaud the important goal of this bill as it seeks to serve our very own hometown heroes who serve our communities on a daily basis. It is critical that we support these efforts.

Similar bills to Senate Bill 374 have been introduced in other states, but none have passed as this bill is drafted. We urge the committee to align with those bills which mandate the coverage, but clearly in the self-insured government only plans. As the “professional firefighter” as defined in the legislation only applies to state, county, and municipal employees (all of which would be in government funded and financed, self-insured coverage), we suggest streamlining the bill to exclude commercial coverage. Even with that stipulation, we want committee members to be assured that commercial carrier already cover any cancer screening as mandated by the United States Preventive Services Task Force, all of which appear on the International Association of Fire Fighters website.

As introduced, the bill also creates concerns from carriers regarding treating insured individuals differently based on occupation which other state’s laws have avoided. I have received feedback from various carriers that we cannot create a separate set of benefits for one particular class of people that is more or less generous than another class of people and could risk violating Section 1557 of the Affordable Care Act.

We are happy to share those examples with committee staff and to help craft language so the important goal of this bill can be achieved. For these reasons, the League urges the committee to give Senate Bill 374 a favorable with amendment report.

Very truly yours,

A handwritten signature in black ink, appearing to read "Matthew Celentano", with a long horizontal flourish extending to the right.

Matthew Celentano  
Executive Director

cc: Members, Senate Finance Committee

# **RadNet response SFC SB374 firefighters cancer scre**

Uploaded by: Michael Mabry

Position: FWA



## Leading Radiology Forward

10461 Mill Run Circle, Suite 1020  
Owings Mills, MD 21117

TO: The Honorable Pamela Beidle, Chair  
The Honorable Antonio Hayes, Vice Chair  
Members, Senate Finance Committee

FROM: Steve Forthuber, President Eastern Operations

DATE: February 5, 2025

RE: **Favorable with Amendments:** Senate Bill (HB) 374 -- *Health Insurance - Cancer Screening for Professional Firefighters - Required Coverage (James "Jimmy" Malone Act)*

---

RadNet leads the nation in outpatient diagnostic imaging services with nearly 400 centers in eight states. RadNet has a major presence in Maryland and our Eastern Operations are headquartered in Baltimore. You may know us locally as Advanced Radiology, Community Radiology Associates, and American Radiology Associates with over 60 imaging centers throughout the state. RadNet offers state-of-the-art imaging-based cancer screenings and works to break down the barriers so that all Marylanders have access to these services.

SB374 would require certain health insurers, nonprofit health service plans, and health maintenance organizations to provide coverage without the requirement for copayment, coinsurance, or deductible to professional firefighters for cancer screening in accordance with certain guidelines; and requiring the Secretary of Budget and Management and certain counties and municipalities to ensure that certain employee health benefit plans comply with coverage requirements for professional firefighters.

RadNet applauds the introduction of SB374. Firefighters face an increased risk of death from cancer. According to the National Institute for Occupational Safety and Health, firefighters have a 9 percent increase in all cancer diagnoses and a 14 percent increase in all cancer-related deaths compared to general population.<sup>1</sup> SB374 references cancer screening recommendations from the International Association of Fire Fighters (IAFF). Currently, the IAFF has cancer screening recommendations for the lungs, skin, breast, cervix, testes, prostate, thyroid, oral mucosa, bladder and colon.<sup>2</sup> RadNet supports regular cancer screenings for these front-line heroes and proposes the following amendments aimed at making these screenings more effective:

- **Lung Cancer Screening:**
  - Rather than age and smoking history, screening eligibility should start younger (e.g., age 40) and be based on fire-years (e.g., 10 years of service) because repeat exposures correlate to higher risks for lung cancer and other lung diseases.<sup>3</sup>
  - Many firefighters do not have a primary care clinician which presents a barrier to compliance if a clinician's order is required for lung cancer screening. We recommend that lung cancer screening should be covered without a clinician's order.
  - Supplemental or follow-up diagnostic lung cancer imaging such as ultrasound, CT, MRI, and image-guided biopsy should be covered without a cost-share.
- **Breast Cancer Screening:**
  - Screening mammography should be every year and start at age 40.
  - Supplemental or follow-up breast imaging such as diagnostic mammography, breast ultrasound, breast MRI, and image-guided breast biopsy should be covered by insurance and without a cost-share.
- **Colorectal Cancer Screening:** Screening modalities should include CT colonography (CTC).
- **Prostate Cancer Screening:** Screening modalities should include prostate MRI.

In conclusion, Maryland firefighters should have the peace-of-mind knowing that the state has their backs when it comes to their health including no-cost cancer screenings. RadNet stands ready to work with members of the General Assembly, its leadership, and other stakeholders towards comprehensive approach that puts the health of these heroes first. RadNet appreciates the opportunity to provide this statement before Senate Finance Committee.

---

<sup>1</sup> Daniels RD, Kubale TL, Yiin JH, et al. Mortality and cancer incidence in a pooled cohort of US firefighters from San Francisco, Chicago and Philadelphia (1950–2009) *Occupational and Environmental Medicine* 2014;71:388–397. <http://dx.doi.org/10.1136/oemed-2013-101662>

<sup>2</sup> [https://www.iaff.org/wp-content/uploads/FFCancer\\_CancerScreenings.pdf](https://www.iaff.org/wp-content/uploads/FFCancer_CancerScreenings.pdf)

<sup>3</sup> Pinkerton L, Bertke SJ, Yiin J, et al. *Occup Environ Med* 2020;77:84–93.



**Letter of information SB 374\_020325.pdf**

Uploaded by: David Sharp

Position: INFO



February 5, 2025

The Honorable Pamela Beidle  
Chair, Finance Committee  
3 East Miller Senate Office Building  
Annapolis, Maryland 21401

**Re: SB 374 Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act)**

Dear Chair Beidle and Members of the Committee,

The Maryland Health Care Committee (MHCC) is submitting this letter of information on *SB 374 Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act)* that requires certain health insurers, nonprofit health service plans, and health maintenance organizations (collectively known as carriers) to 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 (IAFF). This legislation covers screens for professional firefighters through their health insurance benefits. Volunteer firemen, who usually receive no health coverage, would not benefit, but could access screens through the screening program discussed below, which was established in 2019.

The IAFF has current recommendations for screenings for bladder, breast, cervical, colorectal, lung, oral, prostate, skin, testicular, and thyroid cancers. SB 374 would specify that a carrier may not impose a copayment, coinsurance, or deductible on such coverage, with a specified exception for a high-deductible health plan (HDHP). Carriers that offer fully insured products must comply. State, counties, and municipalities that offers a self-insured employee health benefit plan must comply with the bill. Government organizations may self-insure, but do not enjoy the same protection as private companies do under the Employee Retirement Income Security Act (ERISA). Generally, government organizations in Maryland comply with the insurance mandates established in Maryland law.

Maryland has established almost 70 insurance mandates in law. The following mandates already in place in Maryland generally conform to the IAFF recommendations:

- 15-814 Cancer Screening – Mammograms
- 15-814.1 Cancer Screening - Cost Sharing for Diagnostic and Supplemental Mammograms

- 15-825 Cancer Screening - Prostate
- 15-837 Cancer Screening - Colorectal
- 15-860 Coverage for Diagnostic & Supplemental Lung Cancer Imaging
- 15-859 Biomarker Testing

Screening for testicular and bladder cancers are not mandated because best practice focus on self-examination for testicular cancer and low-cost urine tests for detection of bladder cancer (via detection of blood in the urine). There are no current screens for certain cancers including pancreatic, kidney, ovarian, or cervical cancers.

Multi-cancer early detection (MCED) tests have captured the attention of doctors, researchers and patients due to their potential to detect a range of cancers through a single MCED test, a type of liquid biopsy, aiming to catch early-stage cancer cells long before symptoms appear. By utilizing machine-learning algorithms, these tests identify the likely origin of tumors based on DNA and protein profiles. Currently, there are around 20 tests in development. They offer screening for anywhere from two to over 50 tumor types in a single test. Some of the cancers the tests can detect include pancreatic, prostate, kidney, lung, breast, skin, ovarian, and liver cancers.

MCED tests hold promise for revolutionizing cancer detection. There are many companies developing and studying MCED tests, but these tests are not yet Food and Drug Administration cleared or approved. Some of these tests fall under the Clinical Laboratory Improvement Act (CLIA) regulations as lab-developed tests, which still allows them to be used if ordered by a doctor. Many of the companies developing these tests are gathering data and hope eventually to get Food and Drug Administration (FDA) approval. The US Preventive Services Task Force (USPSTF) has issued a recommendation on use of MCED tests as of January 2025. USPSTF has not identified MCED tests as an area for current consideration, perhaps because the tests have not received FDA approval.

Currently, MCED are not covered by insurance. Of the tests in development, the price can range between \$200 and \$1,000. Legislative efforts are underway to get the cost reimbursed by Medicare, once these tests are approved by the FDA.

The Professional and Volunteer Firefighter Innovative Cancer Screening Technologies Program in the Maryland Department of Health under Chapter 219 of 2019 Laws of Maryland. This program provides grants to local fire departments and volunteer fire companies and departments to procure innovative cancer screening tests. The program OneTest™ Premium by 20/20 GeneSystems, Inc., which is a MCED early detection blood test that predicts an individual's risk of being identified as having cancer in the coming 12-month period. OneTest™ Premium includes 11 biomarkers including the cancer biomarkers AFP, CEA, CA 19-9, CA 125, CA 15-3, PSA, CYFRA 21-1 and five additional biomarkers



which measure inflammation, an important biological response associated with some types of cancer. These are HE4, ApoA1, B2-Microglobulin, CRP, and Prealbumin. Note that the OneTest™ Premium only detects cancer risk and does not diagnose cancer. The test is not currently covered by any public or private insurance program in the State. The cost to consumers to complete the test is currently \$345; however, we understand that fire departments pay considerably less for the tests.

The Senate Finance Committee in September 2024 requested the MHCC study medical financial, and social impact of establishing mandates recommended by IAFF under Insurance Article § 15-1501. The MHCC has delayed contracting for such a study given the assessment would involve estimating the cost of screening for about a dozen cancers, some of which already exist in Maryland law, and others for which no screening test exists, other than MCED. The time and cost of assessing impact would be significant. Should SB 374 not pass, MHCC will meet with Committee leadership to determine if the study is needed. The MHCC would complete the study prior to the start of the 2026 legislative session.

We appreciate your consideration. If you have any questions, please do not hesitate to contact me at [dsharp@maryland.gov](mailto:dsharp@maryland.gov) or Ms. Tracey DeShields, Director of policy Development and External Affairs, at [tracey.deshields2@maryland.gov](mailto:tracey.deshields2@maryland.gov) or 410-764-3588.

Sincerely,



David Sharp,  
Acting Executive Director



**SB 374 - MIA - LOI.pdf**

Uploaded by: Marie Grant

Position: INFO

WES MOORE  
Governor

ARUNA MILLER  
Lt. Governor



MARIE GRANT  
Acting Commissioner

JOY Y. HATCHETTE  
Deputy Commissioner

DAVID COONEY  
Associate Commissioner  
Life and Health Unit

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202  
Direct Dial: 410-468-2471 Fax: 410-468-2020  
1-800-492-6116 TTY: 1-800-735-2258  
[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

**Date:** February 5, 2025

**Bill # / Title:** Senate Bill 374 - Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act)

**Committee:** Senate Finance Committee

**Position:** Letter of Information

The Maryland Insurance Administration (MIA) appreciates the opportunity to provide information regarding Senate Bill 374.

The bill creates a new insurance mandate to allow professional firefighters to receive preventative cancer screenings without cost-sharing requirements in accordance with the latest screening guidelines issued by the International Association of Firefighters. The bill extends this coverage requirement to include self-insured employee health benefit plans offered by a county or municipality, as well as those in the State Employee and Retiree Health Plan.

Senate Bill 374 establishes a requirement that pertains specifically to members of a certain profession. This approach may create challenges for carriers in terms of compliance, and for the MIA in enforcement, due to the need to identify whether applicants or their dependents are firefighters and eligible for the referenced benefits. The MIA is willing to provide additional feedback and comments on any amendments to the bill that are drafted to address identification of individuals eligible for the mandated benefit established by the bill.

Further, Senate Bill 374 mandates that preventive cancer screenings align with the latest guidelines from the International Association of Fire Fighters (IAFF), which often coincide with existing federal and state laws, creating potential overlapping requirements. These potentially duplicative mandates could increase administrative costs for insurance carriers in determining eligibility and applicable mandates for firefighters.

The MIA notes that as drafted, the bill would only apply to a limited subset of the targeted insured population - namely those in the large group market and the individual grandfathered market. This is because current Maryland law specifies that mandates required after December 31, 2011 are not applicable to the non-grandfathered individual and small employer markets if the mandates are not included in the State benchmark plan for Essential Health Benefits. Several

of the screening requirements listed in the bill are new mandates -- meaning that, if it is the sponsor's intent is for the new mandate to apply to the non-grandfathered individual and small employer markets, the bill would need to include express text indicating that it applies to these markets "irrespective of § 31-116(a), (c), and (d)" of the Maryland Insurance Article. However, making this change would then have the effect of triggering Affordable Care Act (ACA) defrayal requirements – meaning that the State would have to cover the costs for any new mandates that go beyond the State's benchmark plan.

Finally, the MIA notes that the bill also establishes new requirements for self-insured counties or municipalities in Maryland, which may have unintended consequences, including impacting the grandfathered status of some plans.

Thank you for the opportunity to provide this letter of information. The MIA is available to provide additional information and assistance to the committee.