

SENATE BILL 374

J5, J1, L6

51r0738
CF 51r2009

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

Introduced and read first time: January 17, 2025

Assigned to: Finance

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

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

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

10 Article – Local Government

11 1–207.

12 A COUNTY OR MUNICIPALITY THAT OFFERS A SELF-INSURED EMPLOYEE
 13 HEALTH BENEFIT PLAN IN THE STATE SHALL ENSURE THAT THE PLAN COMPLIES
 14 WITH § 15–861 OF THE INSURANCE ARTICLE.

15 Article – State Personnel and Pensions

16 2–502.

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

19 (b) (1) The Program:

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

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

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

27 2–503.

28 (a) The Secretary shall:

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

30 (2) ensure that the Program complies with:

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.