



March 16, 2024

SUMMARY OF BILL AS AMENDED (015851): Enacts the *Prostate-Specific Antigen Screening for High-risk Insured Men Act* or the *PSA Screening for HIM Act*.

Requires a health benefit plan to provide coverage for the early detection of prostate cancer for men 40 to 49 years of age who are at a high risk of developing prostate cancer, including African-American men and men with a family history of prostate cancer.

Requires the Division of TennCare (Division) to provide coverage for the early detection of prostate cancer for men 40 to 49 years of age who are at a high risk of developing prostate cancer, including African-American men and men with a family history of prostate cancer, men 50 years of age and older, and other men, if a physician determines that early detection for prostate cancer is medically necessary.

Requires a health benefits plan that provides coverage for the early detection of prostate cancer to provide such coverage without imposing a cost sharing requirement on the enrollee, unless such coverage would result in a high deductible health benefit plan with a health savings account becoming ineligible under § 223 of the Internal Revenue Code.

FISCAL IMPACT OF BILL AS AMENDED:

NOT SIGNIFICANT

Potential Impact on Health Insurance Premiums (required by Tenn. Code Ann. § 3-2-111): Such legislation could result in an increase in the cost of health insurance premiums for coverage of mental health wellness examinations being provided by plans that do not currently offer these benefits at the proposed mandated levels. It is estimated that the increase to each individual's total premium will be less than one percent.

Assumptions for the bill as amended:

- Pursuant to Tenn. Code Ann. § 56-7-2354, every contract that provides for hospital, surgical or medical care, except those under the Division, must provide coverage for the early detection of prostate cancer for men 50 years of age and older, and other men if a physician determines that early detection for prostate cancer is medically necessary.

- Based on information provided by the Division, the proposed legislation is not estimated to have a significant impact on current prostate screening coverage provided by TennCare's managed care organizations.
- The State Group Insurance Program's (SGIP) third-party administrators currently pay claims for early detection of prostate cancer at the level required by the proposed legislation; therefore, no fiscal impact to the SGIP.
- Based on information provided by the Department of Commerce and Insurance, any fiscal impact to the department is estimated to be not significant.
- Potential Impact on Health Insurance Premiums (required by Tenn. Code Ann. § 3-2-111): Such legislation could result in an increase in the cost of health insurance premiums for coverage of mental health wellness examinations being provided by plans that do not currently offer these benefits at the proposed mandated levels. It is estimated that the increase to each individual's total premium will be less than one percent.

IMPACT TO COMMERCE OF BILL AS AMENDED:

NOT SIGNIFICANT

Assumptions for the bill as amended:

- The effect upon private insurance carriers and healthcare providers will be dependent upon various unknown factors subject to the rates and contractual agreements comprising each individual policy of healthcare. However, the overall impact to commerce in the state is estimated to be not significant.
- Any impact to jobs in Tennessee is estimated to be not significant.

CERTIFICATION:

The information contained herein is true and correct to the best of my knowledge.



Krista Lee Carsner, Executive Director

/ch