

SECOND REGULAR SESSION

HOUSE BILL NO. 1879

103RD GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE REUTER.

4682H.01I

JOSEPH ENGLER, Chief Clerk

AN ACT

To amend chapter 376, RSMo, by adding thereto one new section relating to insurance coverage of genetic screenings for cancer risk.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be known as section 376.1260, to read as follows:

376.1260. 1. As used in this section, the following terms mean:

(1) "Cost-sharing requirement", any deductible, coinsurance, co-payment, or maximum limitation on the application of such deductible, coinsurance, co-payment, or similar out-of-pocket expense;

(2) "Genetic counseling", the provision of services to individuals, couples, families, and organizations by one or more appropriately trained individuals to address the physical and psychological issues associated with the occurrence or risk of occurrence of a genetic disorder, birth defect, or genetically influenced condition or disease in an individual or a family;

(3) "Health benefit plan", the same meaning as is ascribed to such term in section 376.1350;

(4) "Health carrier", the same meaning as is ascribed to such term in section 376.1350.

2. Each health benefit plan delivered, issued for delivery, continued, or renewed on or after January 1, 2027, shall provide coverage for genetic counseling and genetic testing provided by an individual certified by an accrediting body, recognized by the department of commerce and insurance, to provide genetic counseling and genetic

EXPLANATION — Matter enclosed in bold-faced brackets **[thus]** in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

18 testing. The coverage required under this section shall include all costs associated with
19 genetic counseling and, if indicated after genetic counseling, a genetic laboratory test of
20 genes for individuals assessed to be at an increased risk, based on a clinical risk
21 assessment tool, of potentially harmful mutations in genes due to a personal or family
22 history of cancer.

23 3. No health benefit plan or health carrier shall consider, or request approval to
24 consider, the results of any genetic testing or the provision of genetic counseling
25 provided in accordance with this section in determining eligibility for coverage,
26 establishing premiums, limiting coverage, renewing coverage, or any other underwriting
27 decision. A violation of this subsection shall constitute a violation of section 375.1303.

28 4. No health benefit plan shall impose any cost-sharing requirement with respect
29 to coverage required under this section. If application of this section would result in
30 health savings account ineligibility under Section 223 of the Internal Revenue Code of
31 1986, as amended, this section shall apply to health savings account-qualified high
32 deductible health plans with respect to any cost-sharing under the plans only after an
33 enrollee has satisfied the minimum deductible under Section 223, except with respect to
34 items or services that are preventive care under Section 223(c)(2)(C) of the Internal
35 Revenue Code of 1986, as amended, in which case the requirements of this section shall
36 apply regardless of whether the minimum deductible under Section 223 has been
37 satisfied.

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