

HB 3450 -- INSURANCE COVERAGE OF PREVENTIVE HEALTH CARE SERVICES

SPONSOR: Mansur

This bill requires health benefit plans issued or renewed on or after January 1, 2026, to provide coverage for certain preventive health care services without cost-sharing. Such services must be consistent with the recommendations and guidelines of the U.S. Preventive Services Task Force, the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, and the Health Resources and Services Administration, and related Federal rules or guidance issued as of December 31, 2025. The Director of the Department of Commerce and Insurance must adopt regulations to require health benefit plans to provide coverage for preventative health care services without cost-sharing requirements consistent with the recommendations and guidance of such entities issued after December 31, 2025.

Additionally, this bill establishes the "Health Insurance Preventive Health Care Services Advisory Committee" within the Department, which will consist of five members, three of whom will represent health care providers and two of whom will represent health carriers and health benefit plans. The Advisory Committee will meet at least once a year to consider any updates or modifications to the preventive health care services described in this bill and must submit a report of any recommendations to the Department, the General Assembly, and the Governor by November 1st each year.

This bill is similar to SB 1705 (2026).