

Breast Cancer Prevention Amendments

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Christine F. Watkins

Senate Sponsor:

LONG TITLE

General Description:

This bill amends provisions related to health insurance and breast examinations that detect breast cancer.

Highlighted Provisions:

This bill:

- defines terms; and
- prohibits a health benefit plan from implementing a cost-sharing requirement for certain breast examinations that detect breast cancer.

Money Appropriated in this Bill:

None

Other Special Clauses:

None

Utah Code Sections Affected:

ENACTS:

31A-22-630.1, Utah Code Annotated 1953

Be it enacted by the Legislature of the state of Utah:

Section 1. Section **31A-22-630.1** is enacted to read:

31A-22-630.1 . Breast exam cost sharing.

(1) As used in this section:

(a) "Cost-sharing requirement" means any copayment, coinsurance, deductible, or annual limitation on out-of-pocket expenses required by a health benefit plan for a specific health care service covered by the health benefit plan.

(b)(i) "Breast examination" means a medical examination of the breast conducted by a health care professional.

(ii) "Breast examination" includes:

(A) contrast-enhanced mammography;

- (B) diagnostic mammography;
- (C) breast magnetic resonance imaging; and
- (D) breast ultrasound.

(c) "Diagnostic breast examination" means a medically necessary breast examination that is used to evaluate an abnormality that was detected or suspected after another means of examination, including a previous breast examination.

(d) "Supplemental breast examination" means a medically necessary breast examination that is used to screen for breast cancer:

- (i) when there is no prior indication that a breast health abnormality exists or is suspected;
- (ii) based on personal or family medical history; or
- (iii) based on additional factors that increase an individual's risk of breast cancer.

A health benefit plan that provides benefits with respect to diagnostic breast examinations or supplemental breast examinations may not require an enrollee to pay a cost-sharing requirement for a diagnostic breast examination or a supplemental breast examination.

A diagnostic breast examination or a supplemental breast examination is medically necessary if the examination is provided in accordance with the National Comprehensive Cancer Network Guidelines.

Section 2. Effective Date.

This bill takes effect on May 6, 2026.