

FIRST REGULAR SESSION

# SENATE BILL NO. 824

103RD GENERAL ASSEMBLY

INTRODUCED BY SENATOR MOSLEY.

1880S.011

KRISTINA MARTIN, Secretary

## 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  
2 one new section, to be known as section 376.1260, to read as  
3 follows:

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

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

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

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

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

18           2. Each health benefit plan delivered, issued for  
19 delivery, continued or renewed on or after January 1, 2026,  
20 shall provide coverage for genetic counseling and genetic  
21 testing provided by an individual certified by an  
22 accrediting body, recognized by the department of commerce  
23 and insurance, to provide genetic counseling and genetic  
24 testing. The coverage required under this section shall  
25 include all costs associated with genetic counseling and, if  
26 indicated after genetic counseling, a genetic laboratory  
27 test of genes for individuals assessed to be at an increased  
28 risk, based on a clinical risk assessment tool, of  
29 potentially harmful mutations in genes due to a personal or  
30 family history of cancer.

31           3. No health benefit plan or health carrier shall  
32 consider, or request approval to consider, the results of  
33 any genetic testing or the provision of genetic counseling  
34 provided in accordance with this section in determining  
35 eligibility for coverage, establishing premiums, limiting  
36 coverage, renewing coverage, or any other underwriting  
37 decision. A violation of this subsection shall constitute a  
38 violation of section 375.1303.

39           4. No health benefit plan shall impose any cost-  
40 sharing requirement with respect to coverage required under  
41 this section. If application of this section would result  
42 in health savings account ineligibility under Section 223 of  
43 the Internal Revenue Code of 1986, as amended, this section  
44 shall apply to health savings account-qualified high  
45 deductible health plans with respect to any cost-sharing  
46 under the plans only after an enrollee has satisfied the  
47 minimum deductible under Section 223, except with respect to  
48 items or services that are preventive care under Section  
49 223(c) (2) (C) of the Internal Revenue Code of 1986, as

50 amended, in which case the requirements of this section  
51 shall apply regardless of whether the minimum deductible  
52 under Section 223 has been satisfied.

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