



132nd MAINE LEGISLATURE

FIRST REGULAR SESSION-2025

Legislative Document

No. 582

S.P. 265

In Senate, February 25, 2025

An Act to Require Health Insurance Carriers to Provide Coverage for Blood Testing for Perfluoroalkyl and Polyfluoroalkyl Substances

Received by the Secretary of the Senate on February 19, 2025. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed.

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DAREK M. GRANT Secretary of the Senate

Presented by Senator BRENNER of Cumberland. Cosponsored by Representative FLYNN of Albion and Senators: BAILEY of York, BALDACCI of Penobscot, BLACK of Franklin, INGWERSEN of York, Representatives: ARFORD of Brunswick, HYMES of Waldo, MATHIESON of Kittery, PARRY of Arundel. 1 Be it enacted by the People of the State of Maine as follows: 2 Sec. 1. 24-A MRSA §4320-W is enacted to read: 3 §4320-W. Coverage for blood testing for PFAS 4 1. Definition. As used in this section, unless the context otherwise indicates, "perfluoroalkyl and polyfluoroalkyl substances" or "PFAS" means any member of the class 5 6 of fluorinated organic chemicals containing at least one fully fluorinated carbon atom. 7 2. Required coverage. A carrier offering a health plan in this State shall provide coverage for blood testing for perfluoroalkyl and polyfluoroalkyl substances that is 8 9 recommended by a provider as medically necessary health care for an enrollee. For the

purposes of this subsection, blood testing for PFAS is presumed to be medically necessary
health care for an enrollee if a provider determines that the enrollee meets clinical
guidelines for blood testing for PFAS established by the National Academies of Sciences,
Engineering, and Medicine, its successor organization or a comparable organization.

14 3. Cost sharing prohibited. A health plan may not impose any deductible, 15 copayment, coinsurance or other cost-sharing requirement for the costs of blood testing 16 required to be covered under subsection 2. This subsection does not apply to a health plan 17 offered for use with a health savings account unless the federal Internal Revenue Service 18 determines that the requirements in this subsection are permissible in a high deductible 19 health plan as defined in the federal Internal Revenue Code, Section 223(c)(2).

20 Sec. 2. Expansion of the State's essential health benefits; legislative finding. 21 The Legislature finds that the requirements of this Act to provide coverage for blood testing 22 for perfluoroalkyl and polyfluoroalkyl substances for the purposes of appropriate 23 management or ongoing monitoring of a disease or condition when supported by medical 24 and scientific evidence are not an expansion of the State's essential health benefits and do 25 not require defrayal of costs by the State pursuant to 42 United States Code, Section 18031(d)(3)(B) because the State's essential health benefits currently include coverage for 26 outpatient laboratory services. 27

Sec. 3. Application. This Act applies to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2026. For purposes of this Act, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

SUMMARY 32 33 This bill requires carriers offering health plans in this State to provide coverage for 34 blood testing for perfluoroalkyl and polyfluoroalkyl substances, or PFAS, recommended 35 by a provider as medically necessary health care in accordance with clinical guidelines 36 established by the National Academies of Sciences, Engineering, and Medicine. The 37 requirements of the bill apply to health plans issued or renewed on or after January 1, 2026. The bill also includes language stating the Legislature's finding that the requirement for 38 39 coverage for blood testing for perfluoroalkyl and polyfluoroalkyl substances are not an 40 expansion of the State's essential health benefits and do not require the State to defray costs 41 pursuant to the federal Patient Protection and Affordable Care Act.