

MAINE STATE LEGISLATURE

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132nd MAINE LEGISLATURE

FIRST REGULAR SESSION-2025

Legislative Document

No. 784

S.P. 343

In Senate, March 4, 2025

An Act to Require Health Insurance Coverage for Specialized Risk Screening for First Responders

Received by the Secretary of the Senate on February 26, 2025. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed.

A handwritten signature in black ink, appearing to read 'D M Grant'.

DAREK M. GRANT
Secretary of the Senate

Presented by Senator BAILEY of York.
Cosponsored by Representative COPELAND of Saco and
Senators: NANGLE of Cumberland, TIPPING of Penobscot, Representatives: MATHIESON
of Kittery, SHAGOURY of Hallowell.

1 **Be it enacted by the People of the State of Maine as follows:**

2 **Sec. 1. 24-A MRSA §4317-F** is enacted to read:

3 **§4317-F. Coverage of specialized risk screening associated with health of first**
4 **responders**

5 **1. Definitions.** As used in this section, unless the context otherwise indicates, the
6 following terms have the following meanings.

7 A. "First responder" means an employee or occasional employee or volunteer that is a
8 member of a state, county or municipal government entity that provides or has the
9 authority to provide fire, emergency medical, emergency communications, correctional
10 or police services.

11 B. "Specialized risk screening" means any of the following standard, medically
12 accepted tests:

13 (1) Tests for evidence of any cancer with a known employment-related risk of
14 exposure for a first responder;

15 (2) Blood tests, including tests conducted for a complete blood count,
16 comprehensive metabolic panel, renal panel and hepatic panel;

17 (3) Mammography, colonoscopy or prostate examinations regardless of the age of
18 the person who is the subject of the examination;

19 (4) Tests of any measure of serum activity of lipoprotein-associated phospholipase
20 enzyme A2, oxidized low-density lipoprotein or additional indicators of
21 endovascular inflammation; or

22 (5) Tests to measure vitamin deficiencies, nutritional deficits and mineral levels.

23 **2. Eligible enrollee.** An enrollee is eligible for coverage under this section if the
24 enrollee meets the following conditions:

25 A. The enrollee is a first responder;

26 B. As determined by the enrollee's provider, the enrollee's receipt of specialized risk
27 screening has meaningful potential for preventive clinical benefit to the enrollee; and

28 C. The enrollee's provider has determined that specialized risk screening is medically
29 appropriate based upon the satisfaction of the conditions in paragraphs A and B.

30 **3. Coverage for specialized risk screening.** A carrier offering a health plan in this
31 State may not deny coverage to an enrollee for specialized risk screening recommended by
32 a provider pursuant to subsection 2.

33 **4. Limits on prior authorization.** Notwithstanding any requirements in section 4320-
34 A to the contrary, a carrier may not subject any specialized risk screening to any prior
35 authorization requirement, except that:

36 A. A carrier may request verification of an enrollee's status as a first responder; and

37 B. A carrier may request prior authorization if the specialized risk screening will be
38 conducted by a recognized first responder health or wellness care provider, as defined
39 in rules adopted by the bureau, or a laboratory not affiliated with the enrollee's provider.

