

State of Arizona
Senate
Fifty-seventh Legislature
Second Regular Session
2026

CHAPTER 151

SENATE BILL 1165

AN ACT

AMENDING TITLE 20, CHAPTER 4, ARTICLE 3, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-841.14; AMENDING TITLE 20, CHAPTER 4, ARTICLE 9, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-1057.21; AMENDING TITLE 20, CHAPTER 6, ARTICLE 4, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-1376.11; AMENDING TITLE 20, CHAPTER 6, ARTICLE 5, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-1406.11; RELATING TO HEALTH INSURANCE.

(TEXT OF BILL BEGINS ON NEXT PAGE)

1 Be it enacted by the Legislature of the State of Arizona:

2 Section 1. Title 20, chapter 4, article 3, Arizona Revised
3 Statutes, is amended by adding section 20-841.14, to read:

4 20-841.14. Breast examinations; cost sharing; exception;
5 definitions

6 A. A HOSPITAL SERVICE CORPORATION OR MEDICAL SERVICE CORPORATION
7 THAT ISSUES, AMENDS, DELIVERS OR RENEWS A SUBSCRIPTION CONTRACT ON OR
8 AFTER JANUARY 1, 2027 MAY NOT IMPOSE COST SHARING REQUIREMENTS FOR
9 PREVENTATIVE SCREENING SERVICES FOR BREAST CANCER OR FOR ADDITIONAL
10 SCREENING SERVICES REQUIRED TO COMPLETE THE SCREENING CONTINUUM.

11 B. IF A SUBSCRIPTION CONTRACT INCLUDES A HIGH DEDUCTIBLE HEALTH
12 PLAN AS DEFINED IN 26 UNITED STATES CODE SECTION 223(c)(2)(A), SUBSECTION
13 A OF THIS SECTION APPLIES AFTER THE DEDUCTIBLE IS MET, EXCEPT THAT IF THE
14 ITEMS OR SERVICES ARE PREVENTIVE AS PRESCRIBED IN 26 UNITED STATES CODE
15 SECTION 223(c)(2)(C), SUBSECTION A OF THIS SECTION APPLIES REGARDLESS OF
16 WHETHER THE MINIMUM DEDUCTIBLE UNDER 26 UNITED STATES CODE SECTION 223 HAS
17 BEEN MET.

18 C. FOR THE PURPOSES OF THIS SECTION:

19 1. "ADDITIONAL SCREENING SERVICES" INCLUDES A DIAGNOSTIC BREAST
20 EXAMINATION AND A SUPPLEMENTAL BREAST EXAMINATION.

21 2. "COST SHARING" MEANS A DEDUCTIBLE, COINSURANCE, COPAYMENT OR
22 MAXIMUM LIMITATION ON THE APPLICATION OF THE DEDUCTIBLE, COINSURANCE,
23 COPAYMENT OR SIMILAR OUT-OF-POCKET EXPENSE.

24 3. "DIAGNOSTIC BREAST EXAMINATION":

25 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
26 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
27 GUIDELINES.

28 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
29 MAMMOGRAPHY, DIAGNOSTIC MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR
30 BREAST ULTRASOUND OR MOLECULAR BREAST IMAGING THAT IS USED TO EITHER:

31 (i) EVALUATE AN ABNORMALITY THAT IS SEEN OR SUSPECTED FROM A
32 SCREENING EXAMINATION FOR BREAST CANCER.

33 (ii) EVALUATE AN ABNORMALITY THAT IS DETECTED BY ANOTHER MEANS OF
34 EXAMINATION.

35 4. "PREVENTATIVE SCREENING SERVICE FOR BREAST CANCER" MEANS
36 SCREENING MAMMOGRAPHY AS DEFINED IN SECTION 30-651.

37 5. "SUPPLEMENTAL BREAST EXAMINATION":

38 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
39 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
40 GUIDELINES.

41 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
42 MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR BREAST ULTRASOUND OR
43 MOLECULAR BREAST IMAGING THAT IS BOTH:

44 (i) USED TO SCREEN FOR BREAST CANCER WHEN THERE IS NO ABNORMALITY
45 SEEN OR SUSPECTED.

1 (ii) BASED ON A PERSONAL OR FAMILY MEDICAL HISTORY OR ADDITIONAL
2 FACTORS THAT INCREASE AN INDIVIDUAL'S RISK OF BREAST CANCER, INCLUDING
3 HETEROGENOUS OR EXTREMELY DENSE BREASTS.

4 Sec. 2. Title 20, chapter 4, article 9, Arizona Revised Statutes,
5 is amended by adding section 20-1057.21, to read:

6 20-1057.21. Breast examinations; cost sharing; exception;
7 definitions

8 A. A HEALTH CARE SERVICES ORGANIZATION THAT ISSUES, AMENDS,
9 DELIVERS OR RENEWS AN EVIDENCE OF COVERAGE ON OR AFTER JANUARY 1, 2027 MAY
10 NOT IMPOSE COST SHARING REQUIREMENTS FOR PREVENTATIVE SCREENING SERVICES
11 FOR BREAST CANCER OR FOR ADDITIONAL SCREENING SERVICES REQUIRED TO
12 COMPLETE THE SCREENING CONTINUUM.

13 B. IF AN EVIDENCE OF COVERAGE INCLUDES A HIGH DEDUCTIBLE HEALTH
14 PLAN AS DEFINED IN 26 UNITED STATES CODE SECTION 223(c)(2)(A), SUBSECTION
15 A OF THIS SECTION APPLIES AFTER THE DEDUCTIBLE IS MET, EXCEPT THAT IF THE
16 ITEMS OR SERVICES ARE PREVENTIVE AS PRESCRIBED IN 26 UNITED STATES CODE
17 SECTION 223(c)(2)(C), SUBSECTION A OF THIS SECTION APPLIES REGARDLESS OF
18 WHETHER THE MINIMUM DEDUCTIBLE UNDER 26 UNITED STATES CODE SECTION 223 HAS
19 BEEN MET.

20 C. FOR THE PURPOSES OF THIS SECTION:

21 1. "ADDITIONAL SCREENING SERVICES" INCLUDES A DIAGNOSTIC BREAST
22 EXAMINATION AND A SUPPLEMENTAL BREAST EXAMINATION.

23 2. "COST SHARING" MEANS A DEDUCTIBLE, COINSURANCE, COPAYMENT OR
24 MAXIMUM LIMITATION ON THE APPLICATION OF THE DEDUCTIBLE, COINSURANCE,
25 COPAYMENT OR SIMILAR OUT-OF-POCKET EXPENSE.

26 3. "DIAGNOSTIC BREAST EXAMINATION":

27 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
28 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
29 GUIDELINES.

30 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
31 MAMMOGRAPHY, DIAGNOSTIC MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR
32 BREAST ULTRASOUND OR MOLECULAR BREAST IMAGING THAT IS USED TO EITHER:

33 (i) EVALUATE AN ABNORMALITY THAT IS SEEN OR SUSPECTED FROM A
34 SCREENING EXAMINATION FOR BREAST CANCER.

35 (ii) EVALUATE AN ABNORMALITY THAT IS DETECTED BY ANOTHER MEANS OF
36 EXAMINATION.

37 4. "PREVENTATIVE SCREENING SERVICES FOR BREAST CANCER" MEANS
38 SCREENING MAMMOGRAPHY AS DEFINED IN SECTION 30-651.

39 5. "SUPPLEMENTAL BREAST EXAMINATION":

40 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
41 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
42 GUIDELINES.

43 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
44 MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR BREAST ULTRASOUND OR
45 MOLECULAR BREAST IMAGING THAT IS BOTH:

1 (i) USED TO SCREEN FOR BREAST CANCER WHEN THERE IS NO ABNORMALITY
2 SEEN OR SUSPECTED.

3 (ii) BASED ON A PERSONAL OR FAMILY MEDICAL HISTORY OR ADDITIONAL
4 FACTORS THAT INCREASE AN INDIVIDUAL'S RISK OF BREAST CANCER, INCLUDING
5 HETEROGENOUS OR EXTREMELY DENSE BREASTS.

6 Sec. 3. Title 20, chapter 6, article 4, Arizona Revised Statutes,
7 is amended by adding section 20-1376.11, to read:

8 20-1376.11. Breast examinations; cost sharing; exception;
9 definitions

10 A. A DISABILITY INSURER THAT ISSUES, AMENDS, DELIVERS OR RENEWS A
11 POLICY ON OR AFTER JANUARY 1, 2027 MAY NOT IMPOSE COST SHARING
12 REQUIREMENTS FOR PREVENTATIVE SCREENING SERVICES FOR BREAST CANCER OR FOR
13 ADDITIONAL SCREENING SERVICES REQUIRED TO COMPLETE THE SCREENING
14 CONTINUUM.

15 B. IF A POLICY INCLUDES A HIGH DEDUCTIBLE HEALTH PLAN AS DEFINED IN
16 26 UNITED STATES CODE SECTION 223(c)(2)(A), SUBSECTION A OF THIS SECTION
17 APPLIES AFTER THE DEDUCTIBLE IS MET, EXCEPT THAT IF THE ITEMS OR SERVICES
18 ARE PREVENTIVE AS PRESCRIBED IN 26 UNITED STATES CODE SECTION
19 223(c)(2)(C), SUBSECTION A OF THIS SECTION APPLIES REGARDLESS OF WHETHER
20 THE MINIMUM DEDUCTIBLE UNDER 26 UNITED STATES CODE SECTION 223 HAS BEEN
21 MET.

22 C. FOR THE PURPOSES OF THIS SECTION:

23 1. "ADDITIONAL SCREENING SERVICES" INCLUDES A DIAGNOSTIC BREAST
24 EXAMINATION AND A SUPPLEMENTAL BREAST EXAMINATION.

25 2. "COST SHARING" MEANS A DEDUCTIBLE, COINSURANCE, COPAYMENT OR
26 MAXIMUM LIMITATION ON THE APPLICATION OF THE DEDUCTIBLE, COINSURANCE,
27 COPAYMENT OR SIMILAR OUT-OF-POCKET EXPENSE.

28 3. "DIAGNOSTIC BREAST EXAMINATION":

29 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
30 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
31 GUIDELINES.

32 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
33 MAMMOGRAPHY, DIAGNOSTIC MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR
34 BREAST ULTRASOUND OR MOLECULAR BREAST IMAGING THAT IS USED TO EITHER:

35 (i) EVALUATE AN ABNORMALITY THAT IS SEEN OR SUSPECTED FROM A
36 SCREENING EXAMINATION FOR BREAST CANCER.

37 (ii) EVALUATE AN ABNORMALITY THAT IS DETECTED BY ANOTHER MEANS OF
38 EXAMINATION.

39 4. "PREVENTATIVE SCREENING SERVICES FOR BREAST CANCER" MEANS
40 SCREENING MAMMOGRAPHY AS DEFINED IN SECTION 30-651.

41 5. "SUPPLEMENTAL BREAST EXAMINATION":

42 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
43 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
44 GUIDELINES.

1 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
2 MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR BREAST ULTRASOUND OR
3 MOLECULAR BREAST IMAGING THAT IS BOTH:

4 (i) USED TO SCREEN FOR BREAST CANCER WHEN THERE IS NO ABNORMALITY
5 SEEN OR SUSPECTED.

6 (ii) BASED ON A PERSONAL OR FAMILY MEDICAL HISTORY OR ADDITIONAL
7 FACTORS THAT INCREASE AN INDIVIDUAL'S RISK OF BREAST CANCER, INCLUDING
8 HETEROGENOUS OR EXTREMELY DENSE BREASTS.

9 Sec. 4. Title 20, chapter 6, article 5, Arizona Revised Statutes,
10 is amended by adding section 20-1406.11, to read:

11 20-1406.11. Breast examinations; cost sharing; exception;
12 definitions

13 A. A GROUP OR BLANKET DISABILITY INSURER THAT ISSUES, AMENDS,
14 DELIVERS OR RENEWS A POLICY ON OR AFTER JANUARY 1, 2027 MAY NOT IMPOSE
15 COST SHARING REQUIREMENTS FOR PREVENTATIVE SCREENING SERVICES FOR BREAST
16 CANCER OR FOR ADDITIONAL SCREENING SERVICES REQUIRED TO COMPLETE SCREENING
17 CONTINUUM.

18 B. IF A POLICY INCLUDES A HIGH DEDUCTIBLE HEALTH PLAN AS DEFINED IN
19 26 UNITED STATES CODE SECTION 223(c)(2)(A), SUBSECTION A OF THIS SECTION
20 APPLIES AFTER THE DEDUCTIBLE IS MET, EXCEPT THAT IF THE ITEMS OR SERVICES
21 ARE PREVENTIVE AS PRESCRIBED IN 26 UNITED STATES CODE SECTION
22 223(c)(2)(C), SUBSECTION A OF THIS SECTION APPLIES REGARDLESS OF WHETHER
23 THE MINIMUM DEDUCTIBLE UNDER 26 UNITED STATES CODE SECTION 223 HAS BEEN
24 MET.

25 C. FOR THE PURPOSES OF THIS SECTION:

26 1. "ADDITIONAL SCREENING SERVICES" INCLUDES A DIAGNOSTIC BREAST
27 EXAMINATION AND A SUPPLEMENTAL BREAST EXAMINATION.

28 2. "COST SHARING" MEANS A DEDUCTIBLE, COINSURANCE, COPAYMENT OR
29 MAXIMUM LIMITATION ON THE APPLICATION OF THE DEDUCTIBLE, COINSURANCE,
30 COPAYMENT OR SIMILAR OUT-OF-POCKET EXPENSE.

31 3. "DIAGNOSTIC BREAST EXAMINATION":

32 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
33 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
34 GUIDELINES.

35 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
36 MAMMOGRAPHY, DIAGNOSTIC MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR
37 BREAST ULTRASOUND OR MOLECULAR BREAST IMAGING THAT IS USED TO EITHER:

38 (i) EVALUATE AN ABNORMALITY THAT IS SEEN OR SUSPECTED FROM A
39 SCREENING EXAMINATION FOR BREAST CANCER.

40 (ii) EVALUATE AN ABNORMALITY THAT IS DETECTED BY ANOTHER MEANS OF
41 EXAMINATION.

42 4. "PREVENTATIVE SCREENING SERVICES FOR BREAST CANCER" MEANS
43 SCREENING MAMMOGRAPHY AS DEFINED IN SECTION 30-651.

- 1 5. "SUPPLEMENTAL BREAST EXAMINATION":
2 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
3 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
4 GUIDELINES.
5 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
6 MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR BREAST ULTRASOUND OR
7 MOLECULAR BREAST IMAGING THAT IS BOTH OF THE FOLLOWING:
8 (i) USED TO SCREEN FOR BREAST CANCER WHEN THERE IS NO ABNORMALITY
9 SEEN OR SUSPECTED.
10 (ii) BASED ON A PERSONAL OR FAMILY MEDICAL HISTORY OR ADDITIONAL
11 FACTORS THAT INCREASE AN INDIVIDUAL'S RISK OF BREAST CANCER, INCLUDING
12 HETEROGENOUS OR EXTREMELY DENSE BREASTS.

APPROVED BY THE GOVERNOR JUNE 19, 2026.

FILED IN THE OFFICE OF THE SECRETARY OF STATE JUNE 22, 2026.