

REFERENCE TITLE: insurance; cost sharing; breast exams

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

## **SB 1165**

Introduced by  
Senators Angius: Carroll, Diaz, Miranda, Werner

### 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 DIAGNOSTIC BREAST EXAMINATIONS AND SUPPLEMENTAL BREAST EXAMINATIONS.

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

17 C. FOR THE PURPOSES OF THIS SECTION:

18 1. "COST SHARING" MEANS A DEDUCTIBLE, COINSURANCE, COPAYMENT OR  
19 MAXIMUM LIMITATION ON THE APPLICATION OF THE DEDUCTIBLE, COINSURANCE,  
20 COPAYMENT OR SIMILAR OUT-OF-POCKET EXPENSE.

21 2. "DIAGNOSTIC BREAST EXAMINATION":

22 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE  
23 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK  
24 GUIDELINES.

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

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

30 (ii) EVALUATE AN ABNORMALITY THAT IS DETECTED BY ANOTHER MEANS OF  
31 EXAMINATION.

32 3. "SUPPLEMENTAL BREAST EXAMINATION":

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

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

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

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





