

Senate Engrossed

insurance; cost sharing; breast exams

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

# 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:

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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.