



# 132nd MAINE LEGISLATURE

## FIRST REGULAR SESSION-2025

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Legislative Document

No. 784

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S.P. 343

In Senate, March 4, 2025

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

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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.

