

1 State of Arkansas  
2 95th General Assembly  
3 Regular Session, 2025  
4

# A Bill

HOUSE BILL 1079

5 By: Representatives F. Allen, Wooten, K. Ferguson, J. Richardson  
6 By: Senator D. Wallace  
7

## For An Act To Be Entitled

8  
9 AN ACT TO MANDATE COVERAGE FOR GENETIC TESTING FOR AN  
10 INHERITED GENE MUTATION FOR CERTAIN INDIVIDUALS; TO  
11 MANDATE COVERAGE FOR EVIDENCE-BASED CANCER IMAGING  
12 FOR CERTAIN INDIVIDUALS; AND FOR OTHER PURPOSES.  
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## Subtitle

15  
16 TO MANDATE COVERAGE FOR GENETIC TESTING  
17 FOR AN INHERITED GENE MUTATION FOR  
18 CERTAIN INDIVIDUALS; AND TO MANDATE  
19 COVERAGE FOR EVIDENCE-BASED CANCER  
20 IMAGING FOR CERTAIN INDIVIDUALS.  
21

22 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:  
23

24 SECTION 1. Arkansas Code Title 23, Chapter 79, is amended to add an  
25 additional subchapter to read as follows:  
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27 Subchapter 29 – Coverage for Genetic Testing for Inherited Gene Mutation and  
28 Evidence-based Cancer Imaging  
29

30 23-79-2901. Definitions.

31 As used in this subchapter:

32 (1)(A) "Clinical utility" means a test result that provides  
33 information that is used in the formulation of a treatment or monitoring  
34 strategy that informs a patient’s outcome and impacts the clinical decision.

35 (B) "Clinical utility" includes the most appropriate test  
36 that may include both information that is actionable and some information



1 that cannot be immediately used in the formulation of a clinical decision;

2 (2) "Evidence-based cancer imaging" means appropriate preventive  
3 screening and imaging supported by evidence;

4 (3) "Genetic testing for an inherited gene mutation" means  
5 multi-gene testing for an inherited gene mutation associated with an  
6 increased risk of cancer;

7 (4)(A) "Health benefit plan" means an individual, blanket, or  
8 group plan, policy, or contract for healthcare services issued, renewed, or  
9 extended in this state by a healthcare insurer, health maintenance  
10 organization, hospital medical service corporation, or self-insured  
11 governmental or church plan in this state.

12 (B) "Health benefit plan" includes:

13 (i) Indemnity and managed care plans; and

14 (ii) Nonfederal governmental plans as defined in 29  
15 U.S.C. § 1002(32), as it existed on January 1, 2025.

16 (C) "Health benefit plan" does not include:

17 (i) A plan that provides only dental benefits or eye  
18 and vision care benefits;

19 (ii) A disability income plan;

20 (iii) A credit insurance plan;

21 (iv) Insurance coverage issued as a supplement to  
22 liability insurance;

23 (v) Medical payments under an automobile or  
24 homeowners insurance plan;

25 (vi) A health benefit plan provided under Arkansas  
26 Constitution, Article 5, § 32, the Workers' Compensation Law, § 11-9-101 et  
27 seq., or the Public Employee Workers' Compensation Act, § 21-5-601 et seq.;

28 (vii) A plan that provides only indemnity for  
29 hospital confinement;

30 (viii) An accident-only plan;

31 (ix) A specified disease plan; or

32 (x) A long-term-care-only plan;

33 (5)(A) "Healthcare insurer" means any insurance company,  
34 hospital and medical service corporation, or health maintenance organization  
35 that issues or delivers health benefit plans in this state and is subject to  
36 any of the following laws:

- 1                   (i) The insurance laws of this state;
- 2                   (ii) Section 23-75-101 et seq., pertaining to
- 3 hospital and medical service corporations; or
- 4                   (iii) Section 23-76-101 et seq., pertaining to
- 5 health maintenance organizations.

6                   (B) "Healthcare insurer" does not include an entity that

7 provides only dental benefits or eye and vision care benefits;

8                   (6) "Healthcare provider" means a person who is licensed,

9 certified, or otherwise authorized by the laws of this state to administer

10 healthcare services; and

11                   (7) "Nationally recognized clinical practice guidelines" means

12 evidence-based clinical practice guidelines that:

13                   (A) Are developed by independent organizations or medical

14 professional societies:

15                   (i) Using a transparent methodology and reporting

16 structure; and

17                   (ii) With a conflict of interest policy; and

18                   (B) Establish standards of care that are informed by:

19                   (i) A systemic review of evidence; and

20                   (ii) An assessment of the benefits and costs of

21 alternative care options that includes without limitation recommendations

22 intended to optimize patient care.

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24                   23-79-2902. Coverage for genetic testing for inherited gene mutation

25 and evidence-based cancer imaging.

26                   (a) Beginning on and after January 1, 2026, a health benefit plan that

27 is offered, issued, or renewed in this state shall provide coverage for:

28                   (1) Genetic testing for an inherited gene mutation in a clinical

29 setting for an individual with a personal or family history of cancer if the

30 genetic testing for an inherited gene mutation:

31                   (A) Provides clinical utility; and

32                   (B) Is ordered or recommended by a healthcare provider and

33 is supported by medical and scientific evidence, including without

34 limitation:

35                   (i) The National Comprehensive Cancer Network

36 clinical practice recommendations that are level 2a or higher;

1                   (ii) Centers for Medicare & Medicaid Services  
 2 national coverage determinations or Medicare administrative contractor local  
 3 coverage determinations; or

4                   (iii) Nationally recognized clinical practice  
 5 guidelines; and

6                   (2) Evidence-based cancer imaging for an individual with a  
 7 previous diagnosis of cancer if the evidence-based cancer imaging:

8                   (A) Provides clinical utility; and

9                   (B) Is ordered or recommended by a healthcare provider  
 10 according to:

11                   (i) The National Comprehensive Cancer Network  
 12 clinical practice recommendations that are level 2a or higher; or

13                   (ii) Nationally recognized clinical practice  
 14 guidelines.

15                   (b)(1) If application of this section would result in health savings  
 16 account ineligibility under guidance issued by the United States Department  
 17 of the Treasury under 26 U.S.C. § 223, as it existed on January 1, 2025, then  
 18 this section shall apply only to health savings accounts with qualified high  
 19 deductible health plans with respect to the deductible of a health benefit  
 20 plan after the individual has satisfied the minimum deductible.

21                   (2) This section does apply to items or services that are  
 22 considered to be preventive care under 26 U.S.C. § 223(c)(2)(C), as it  
 23 existed on January 1, 2025, whether or not the minimum deductible has been  
 24 satisfied.

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 26                   23-79-2903. Rules.

27                   The Insurance Commissioner shall promulgate rules to implement and  
 28 administer this subchapter.

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