

SB 1527 A STAFF MEASURE SUMMARY

Carrier: Sen. Patterson, Sen. Hayden

Senate Committee On Health Care

Action Date: 02/04/26

Action: Do pass with amendments. (Printed A-Eng.)

Vote: 5-0-0-0

Yea: 5 - Campos, Hayden, Linthicum, Patterson, Reynolds

Fiscal: Has minimal fiscal impact

Revenue: No revenue impact

Prepared By: Katie Hart, LPRO Analyst

Meeting Dates: 2/4

WHAT THE MEASURE DOES:

The measure prohibits certain health insurance carriers from imposing deductibles, coinsurance, copayments, or other out-of-pocket expenses for medically necessary cervical cancer screenings and follow-up examinations.

Detailed Summary:

- Requires that health insurance carriers offering group or individual health insurance plans in Oregon, the Public Employees' Benefit Board (PEBB), and the Oregon Educators Benefit Board (OEBB) fully cover the cost of medically necessary cervical cancer examinations, including follow-up examinations if abnormalities are detected on first screening
- Defines "cervical cancer screening" as screening tests recommended by the U.S. Preventive Services Task Force or the Health Resources and Services Administration that intend to detect the presence of cervical cancer or precancerous lesions for an individual without apparent symptoms
- Includes colposcopy, biopsy, and additional cytology or human papillomavirus (HPV) tests
- Exempts the coverage from automatic sunset
- Applies to policies or certificates of insurance that are issued, renewed, or extended on or after the effective date of the act

ISSUES DISCUSSED:

- Patient cost-sharing
- Health plan coverage
- Fiscal impact of the measure

EFFECT OF AMENDMENT:

The amendment updates covered follow-up examinations, removes the exemption for health savings account-qualified health plans, exempts the coverage from automatic sunset, and requires coverage by OEBB and PEBB.

BACKGROUND:

The Affordable Care Act requires most health insurance carriers to cover Pap tests, a type of cervical cancer examination, for women between the ages of 21 and 65. If a Pap test is abnormal, the American College of Obstetricians and Gynecologists' [clinical guidelines](#) may suggest follow-up examinations, which are not required to be covered. Roughly [3.8 percent](#) of all Pap tests are abnormal. Oregon law currently requires diagnostic follow-up examinations for colon cancer ([ORS 743A.124](#)) and breast cancer ([ORS 743B.005](#)) to be covered without cost-sharing. Senate Bill 1527 A requires coverage of diagnostic follow-up examinations for cervical cancer without cost-sharing.