SENATE COMMERCE COMMITTEE

STATEMENT TO

SENATE, No. 1796

with committee amendments

STATE OF NEW JERSEY

DATED: MARCH 16, 2026

The Senate Commerce Committee reports favorably and with committee amendments Senate Bill No. 1796.

As amended, the bill requires health, hospital, and medical service corporations, health maintenance organizations, and commercial group health insurers to provide coverage for an annual prostate cancer screening without cost sharing in accordance with the latest nationally recognized clinical practice guidelines. The prostate cancer screening requirements are also extended to commercial individual health insurers, health benefits plans issued pursuant to the New Jersey Individual Health Coverage Program, Small Employer Health Benefits Program, the State Health Benefits Program, and the School Employees' Health Benefits Program, which are not required to provide this coverage under current law. "Nationally recognized clinical practice guidelines" is defined in the amended bill as evidence-based clinical practice guidelines, developed by independent organizations or medical professional societies using a transparent methodology and reporting structure, which set standards of care informed by a systemic review of evidence and include recommendations to optimize patient care.

The amended bill specifies that these coverage requirements would apply to high-deductible health plans to the maximum extent permissible under federal law, unless the plan is used to establish a medical savings account or a health savings account under the federal Internal Revenue Code, as well as a plan that meets the requirements of a catastrophic plan, as defined under federal regulations.

Under current law, these health insurance carriers are required only to provide coverage for an annual medically recognized diagnostic examination including, but not limited to, a digital rectal examination and a prostate-specific antigen test for men age 50 and over who are asymptomatic and for men age 40 and over with a family history of prostate cancer or other prostate cancer risk factors.

This bill was prefiled for introduction in the 2026-2027 session pending technical review. As reported, the bill includes the changes required by technical review, which has been performed.

COMMITTEE AMENDMENTS

The committee amended the bill to:

(1) stipulate that annual prostate cancer screenings are required pursuant to the nationally recognized clinical practice guidelines;

(2) add a definition of national recognized clinical practice guidelines;

(3) apply the prohibition on cost-sharing to anyone getting the screening;

(4) apply the provisions of the bill to high-deductible health plans to the maximum extent permitted under federal law except under certain circumstances; and

(5) modify the effective date regarding the bill's application to the New Jersey Individual Health Coverage Program.