

SF1302 - 1UE - Cancer Imaging and Genetic Testing Coverage Req.

Chief Author: **Alice Mann**
 Committee: **Commerce And Consumer Protection**
 Date Completed: **3/25/2026 11:22:38 AM**
 Lead Agency: **Commerce Dept**
 Other Agencies:
 Health Dept Minn Management and Budget
 MNSure

State Fiscal Impact	Yes	No
Expenditures	X	
Fee/Departmental Earnings		X
Tax Revenue		X
Information Technology		X
Local Fiscal Impact	X	

This table shows direct impact to state government only. Local government impact, if any, is discussed in the narrative. Reductions shown in the parentheses.

State Cost (Savings) Dollars in Thousands	Biennium			Biennium	
	FY2025	FY2026	FY2027	FY2028	FY2029
Minn Management and Budget					
General Fund	-	-	139	292	307
State Employees Insurance	-	-	-	-	-
All Other Funds	-	-	289	607	638
State Total					
General Fund	-	-	139	292	307
State Employees Insurance	-	-	-	-	-
All Other Funds	-	-	289	607	638
Total	-	-	428	899	945
Biennial Total			428		1,844

Full Time Equivalent Positions (FTE)	Biennium			Biennium	
	FY2025	FY2026	FY2027	FY2028	FY2029
Minn Management and Budget					
General Fund	-	-	-	-	-
State Employees Insurance	-	-	-	-	-
All Other Funds	-	-	-	-	-
Total	-	-	-	-	-

Lead LBO Analyst's Comment

I have reviewed this fiscal note for reasonableness of content and consistency with the LBO's Uniform Standards and Procedures.

The Department of Human Services (DHS) was not assigned to Fiscal Note SF1946-1UE. Under the current bill language, DHS programs, including Medical Assistance and MinnesotaCare, are not affected and would therefore not incur a fiscal impact. It is possible that future changes to the bill language could result in a fiscal impact to programs administered by DHS.

LBO Signature: Karl Palm **Date:** 3/25/2026 11:22:38 AM
Phone: 651-296-6055 **Email:** karl.palm@lbo.mn.gov

State Cost (Savings) Calculation Details

This table shows direct impact to state government only. Local government impact, if any, is discussed in the narrative. Reductions are shown in parentheses.

*Transfers In/Out and Absorbed Costs are only displayed when reported.

State Cost (Savings) = 1-2		Biennium			Biennium	
Dollars in Thousands		FY2025	FY2026	FY2027	FY2028	FY2029
Minn Management and Budget						
General Fund		-	-	139	292	307
State Employees Insurance		-	-	-	-	-
All Other Funds		-	-	289	607	638
	Total	-	-	428	899	945
	Biennial Total			428		1,844
1 - Expenditures, Absorbed Costs*, Transfers Out*						
Minn Management and Budget						
General Fund		-	-	139	292	307
State Employees Insurance		-	-	495	1,039	1,091
All Other Funds		-	-	289	607	638
	Total	-	-	923	1,938	2,036
	Biennial Total			923		3,974
2 - Revenues, Transfers In*						
Minn Management and Budget						
General Fund		-	-	-	-	-
State Employees Insurance		-	-	495	1,039	1,091
All Other Funds		-	-	-	-	-
	Total	-	-	495	1,039	1,091
	Biennial Total			495		2,130

SF1302 - 1UE - Cancer Imaging and Genetic Testing Coverage Req.

Chief Author: **Alice Mann**
 Committee: **Commerce And Consumer Protection**
 Date Completed: **3/25/2026 11:22:38 AM**
 Agency: **Commerce Dept**

State Fiscal Impact	Yes	No
Expenditures		X
Fee/Departmental Earnings		X
Tax Revenue		X
Information Technology		X
Local Fiscal Impact		X

This table shows direct impact to state government only. Local government impact, if any, is discussed in the narrative. Reductions shown in the parentheses.

State Cost (Savings)	Biennium			Biennium		
	Dollars in Thousands	FY2025	FY2026	FY2027	FY2028	FY2029
Total	-	-	-	-	-	-
Biennial Total				-		-

Full Time Equivalent Positions (FTE)	Biennium			Biennium	
	FY2025	FY2026	FY2027	FY2028	FY2029
Total	-	-	-	-	-

LBO Analyst's Comment

I have reviewed this fiscal note for reasonableness of content and consistency with the LBO's Uniform Standards and Procedures.

LBO Signature: Karl Palm **Date:** 3/25/2026 11:21:58 AM
Phone: 651-296-6055 **Email:** karl.palm@lbo.mn.gov

State Cost (Savings) Calculation Details

This table shows direct impact to state government only. Local government impact, if any, is discussed in the narrative. Reductions are shown in parentheses.

*Transfers In/Out and Absorbed Costs are only displayed when reported.

State Cost (Savings) = 1-2		Biennium			Biennium	
Dollars in Thousands		FY2025	FY2026	FY2027	FY2028	FY2029
	Total	-	-	-	-	-
	Biennial Total			-		-
1 - Expenditures, Absorbed Costs*, Transfers Out*						
	Total	-	-	-	-	-
	Biennial Total			-		-
2 - Revenues, Transfers In*						
	Total	-	-	-	-	-
	Biennial Total			-		-

Bill Description

SF1302-1UE would require a health issuer to provide coverage for clinical genetic testing and cancer imaging with no cost-sharing, except in the case of high-deductible health plans (HDHPs). Coverage of clinical genetic testing services would apply to enrollees with a personal or family history of cancer, and imaging services would apply to enrollees with an increased risk of cancer, as determined by the National Comprehensive Cancer Network® (NCCN®).

Assumptions

Commerce assumes, if enacted, SF1302-1UE would not constitute an additional benefit mandate requiring defrayal, as it does not relate to any new requirements for specific care, treatment, or services that are not already covered by Minnesota’s benchmark plan. Minnesota’s benchmark plan includes coverage for laboratory outpatient and professional services and imaging.

Commerce assumes The Department of Human Services and Minnesota Management and Budget will provide the fiscal impact for public program and SEGIP enrollees.

Commerce staff reviewing health plan forms and rate filings would be required to add the new statutory provisions of the bill to existing checklists and review them for compliance. Commerce staff in both the Consumer Services Center and, the Insurance Enforcement Team will review for compliance through complaints and external appeals. However, the work required by the bill would not substantially add to or deviate from the existing overall role agency staff have in the review of health plan filings

Expenditure and/or Revenue Formula

N/A

Long-Term Fiscal Considerations

Local Fiscal Impact

References/Sources

Agency Contact:

Agency Fiscal Note Coordinator Signature: Amy Trumper

Phone: 651-539-1517

Date: 3/16/2026 8:32:41 AM

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SF1302 - 1UE - Cancer Imaging and Genetic Testing Coverage Req.

Chief Author: **Alice Mann**
 Committee: **Commerce And Consumer Protection**
 Date Completed: **3/25/2026 11:22:38 AM**
 Agency: **Health Dept**

State Fiscal Impact	Yes	No
Expenditures		X
Fee/Departmental Earnings		X
Tax Revenue		X
Information Technology		X
Local Fiscal Impact		X

This table shows direct impact to state government only. Local government impact, if any, is discussed in the narrative. Reductions shown in the parentheses.

State Cost (Savings)	Biennium			Biennium		
	Dollars in Thousands	FY2025	FY2026	FY2027	FY2028	FY2029
Total	-	-	-	-	-	-
Biennial Total			-			-

Full Time Equivalent Positions (FTE)	Biennium			Biennium	
	FY2025	FY2026	FY2027	FY2028	FY2029
Total	-	-	-	-	-

LBO Analyst's Comment

I have reviewed this fiscal note for reasonableness of content and consistency with the LBO's Uniform Standards and Procedures.

LBO Signature: Zac Reeves **Date:** 3/16/2026 4:08:16 PM
Phone: 651-284-6437 **Email:** zac.reeves@lbo.mn.gov

State Cost (Savings) Calculation Details

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State Cost (Savings) = 1-2		Biennium			Biennium	
Dollars in Thousands	FY2025	FY2026	FY2027	FY2028	FY2029	
Total	-	-	-	-	-	-
Biennial Total			-			-
1 - Expenditures, Absorbed Costs*, Transfers Out*						
Total	-	-	-	-	-	-
Biennial Total			-			-
2 - Revenues, Transfers In*						
Total	-	-	-	-	-	-
Biennial Total			-			-

Bill Description

This bill requires that health plans cover clinical genetic testing and imaging in certain circumstances without cost-sharing.

Technical Comment: The provisions take effect January 1, 2027. Filings for the 2027 plan year are submitted in April 2026 in order to meet statutory requirements for review and approval. Depending on the date of enactment, the bill may affect filings already in process or under review, which could require resubmission of information by health plans.

Assumptions

MDH is responsible for reviewing state-regulated health maintenance organization (HMO) health plans for compliance with state and federal requirements before they are available to enrollees. Enforcement of this requirement falls within the routine reviews of HMO health plan coverage and would not generate a material increase in workload.

Expenditure and/or Revenue Formula

Long-Term Fiscal Considerations

Local Fiscal Impact

References/Sources

Agency Contact:

Agency Fiscal Note Coordinator Signature: Brendan Wright

Phone: 651-443-1415

Date: 3/16/2026 8:10:26 AM

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SF1302 - 1UE - Cancer Imaging and Genetic Testing Coverage Reqd.

Chief Author: Alice Mann
 Committee: Commerce And Consumer Protection
 Date Completed: 3/25/2026 11:22:38 AM
 Agency: Minn Management and Budget

State Fiscal Impact	Yes	No
Expenditures	X	
Fee/Departmental Earnings		X
Tax Revenue		X
Information Technology		X
Local Fiscal Impact	X	

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State Cost (Savings)	Biennium			Biennium		
	Dollars in Thousands	FY2025	FY2026	FY2027	FY2028	FY2029
General Fund	-	-	139	292	307	
State Employees Insurance	-	-	-	-	-	-
All Other Funds	-	-	289	607	638	
Total	-	-	428	899	945	
Biennial Total			428		1,844	

Full Time Equivalent Positions (FTE)	Biennium			Biennium	
	FY2025	FY2026	FY2027	FY2028	FY2029
General Fund	-	-	-	-	-
State Employees Insurance	-	-	-	-	-
All Other Funds	-	-	-	-	-
Total	-	-	-	-	-

LBO Analyst's Comment

I have reviewed this fiscal note for reasonableness of content and consistency with the LBO's Uniform Standards and Procedures.

LBO Signature: Kate Schiller **Date:** 3/18/2026 2:13:11 PM
Phone: 651-296-6052 **Email:** kate.schiller@lbo.mn.gov

State Cost (Savings) Calculation Details

This table shows direct impact to state government only. Local government impact, if any, is discussed in the narrative. Reductions are shown in parentheses.

*Transfers In/Out and Absorbed Costs are only displayed when reported.

State Cost (Savings) = 1-2 Dollars in Thousands	Biennium			Biennium	
	FY2025	FY2026	FY2027	FY2028	FY2029
General Fund	-	-	139	292	307
State Employees Insurance	-	-	-	-	-
All Other Funds	-	-	289	607	638
Total	-	-	428	899	945
Biennial Total			428		1,844
1 - Expenditures, Absorbed Costs*, Transfers Out*					
General Fund	-	-	139	292	307
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All Other Funds	-	-	289	607	638
Total	-	-	923	1,938	2,036
Biennial Total			923		3,974
2 - Revenues, Transfers In*					
General Fund	-	-	-	-	-
State Employees Insurance	-	-	495	1,039	1,091
All Other Funds	-	-	-	-	-
Total	-	-	495	1,039	1,091
Biennial Total			495		2,130

Bill Description

Bill Description:

Senate File 1302-1UE requires health plans to provide coverage for clinical genetic testing and cancer imaging without cost-sharing (deductible, co-payment, or coinsurance), and the health plan must not place any quantity limitations.

The coverage of imaging would apply to enrollees with an increased risk of cancer as determined by the National Comprehensive Cancer Network (NCCN) guidelines, and the clinical genetic testing would apply to enrollees with a personal or family history of cancer with a provider recommendation.

Background:

Minnesota Management and Budget (MMB) administers the State Employee Group Insurance Program (SEGIP) which provides health, dental, life, and other benefits to eligible State employees and their dependents, and quasi-state agencies defined under the legislative authority provided in Minnesota Statutes 43A. Health benefits are provided through the self-funded Minnesota Advantage Health Plan (Advantage). SEGIP contracts with two health plan administrators to administer medical benefits and a Pharmacy Benefit Manager (PBM) to administer the prescription drug benefit.

Assumptions

MMB assumes SF1302-1UE will have a fiscal impact on SEGIP.

The Advantage Plan currently covers medically necessary cancer-related genetic testing and covers cancer-related imaging in some cases with member cost-sharing (in the form of deductible, coinsurance, or copay), and in some cases without member cost-sharing.

Under this bill, MMB assumes that the Advantage Plan would be required to cover all cancer-related imaging and genetic

testing services with no member cost-sharing and no quantity limitation. To comply with the legislation, MMB assumes foregone member cost-sharing associated with these services would need to be paid by the Advantage Plan. MMB assumes that the utilization of these services would increase based on the prohibition of any quantity limitation. MMB also assumes that cancer-related genetic testing and imaging claims would be covered by the Advantage Health Plan under this bill, even if they had not been covered in the past due to not meeting the Health Plan Administrators medical necessity criteria.

MMB directed its health plan administrators to estimate the fiscal impact of SF1302-1UE to provide coverage for all cancer-related genetic testing and imaging without member cost-sharing and no quantity limitation. Based on 2025 claims data for the foregone member liability of SEGIP cancer-related imaging and genetic testing services, as well as the cost to cover some previously rejected cancer-related imaging and genetic testing claims, in addition to an increase in utilization of these services, the cost of SF1302-1UE is estimated at \$0.62 PMPM.

Administratively, the language of the bill may conflict with SEGIP's ability to provide its High-Deductible Health Plan (HDHP) offering. SEGIP offers the Advantage HDHP with an accompanying Health Care Savings Account (HSA) to a small subset of eligible employees. Under IRS requirements, only federally designated health care services may be offered to high-deductible plan enrollees with no cost-sharing.

With an assumed effective date of January 1, 2027, and with approximately 133,000 members, the fiscal impact of the legislation is estimated to be \$492,765 for six months of FY2027. We assume a 5% annual inflation factor for FY2028 and beyond for the increasing cost of medical services. ¿

Expenditure and/or Revenue Formula

- FY2027: \$0.62 PMPM * 133,000 members * 6 months = \$494,760
- FY2028: \$0.62 PMPM * 133,000 members * 12 months * 1.05 annual inflation factor = \$1,038,996

Fiscal Year Cost Calculation	FY26	FY27	FY28	FY29	FY30
Total Cost to SEGIP of this bill	-	\$494,760	\$1,038,996	\$1,090,946	\$1,145,493

Total Expenditures including new employee costs:

SEGIP's costs are funded by premium contributions paid by state and quasi-state employers and employees. Our fiscal note assumes that 86.6% of added costs will be paid by state agencies in the form of employer premium contributions. This figure represents the proportion of employees on active payroll (97.2%), meaning those who receive an employer contribution, multiplied by the average employer contribution rate across all current collective bargaining agreements and compensation plans (89.1%).

Thus, 86.6% of added costs will be paid by state agencies and 13.4% will be paid by state employees and quasi-state agencies in the form of premium contributions.

The table below reflects how these premium costs are split between the employer and employee. The state employer costs are further split between the General Fund (32.5%) and All Other Funds (67.5%) on the same basis that state agencies pay for employee medical insurance premiums.

Fiscal Year Cost Calculation	FY2026	FY2027	FY2028	FY2029	FY2030
Employee and quasi-state agency share 13.4%	-	\$66,298	\$139,225	\$146,187	\$153,496
Employer share 1000 General Fund	-	\$139,250	\$292,425	\$307,047	\$322,399
Employer share 9998 All	-	\$289,212	\$607,345	\$637,712	\$669,598

Other Funds					
Total	-	\$494,760	\$1,038,996	\$1,090,946	\$1,145,493

Long-Term Fiscal Considerations

Not Applicable

Local Fiscal Impact

MMB expects local units of government may incur increased spending due to the changes proposed in this legislation.

References/Sources

Program information and claims data from SEGIP, administered by MMB.

Agency Contact: Galen Benshoof 651-201-8224

Agency Fiscal Note Coordinator Signature: Ronika Rampadarat

Phone: 651-201-8115

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SF1302 - 1UE - Cancer Imaging and Genetic Testing Coverage Req.

Chief Author: **Alice Mann**
 Committee: **Commerce And Consumer Protection**
 Date Completed: **3/25/2026 11:22:38 AM**
 Agency: **MNsured**

State Fiscal Impact	Yes	No
Expenditures		X
Fee/Departmental Earnings		X
Tax Revenue		X
Information Technology		X
Local Fiscal Impact		X

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State Cost (Savings)	Biennium			Biennium		
	Dollars in Thousands	FY2025	FY2026	FY2027	FY2028	FY2029
Total	-	-	-	-	-	-
Biennial Total			-			-

Full Time Equivalent Positions (FTE)	Biennium			Biennium		
		FY2025	FY2026	FY2027	FY2028	FY2029
Total	-	-	-	-	-	-

LBO Analyst's Comment

I have reviewed this fiscal note for reasonableness of content and consistency with the LBO's Uniform Standards and Procedures.

LBO Signature: Zac Reeves **Date:** 3/19/2026 1:32:44 PM
Phone: 651-284-6437 **Email:** zac.reeves@lbo.mn.gov

State Cost (Savings) Calculation Details

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*Transfers In/Out and Absorbed Costs are only displayed when reported.

State Cost (Savings) = 1-2		Biennium			Biennium	
Dollars in Thousands	FY2025	FY2026	FY2027	FY2028	FY2029	
Total	-	-	-	-	-	-
Biennial Total			-			-
1 - Expenditures, Absorbed Costs*, Transfers Out*						
Total	-	-	-	-	-	-
Biennial Total			-			-
2 - Revenues, Transfers In*						
Total	-	-	-	-	-	-
Biennial Total			-			-

Bill Description

SF1302 requires Minnesota health plans to cover certain cancer related services, specifically evidence-based cancer imaging for individuals determined to have an increased risk of cancer and clinical genetic testing for inherited gene mutations associated with cancer risk when recommended by a health care provider for individuals with a personal or family history of cancer. The bill requires that this coverage follow evidence-based clinical practice guidelines, including those from the National Comprehensive Cancer Network, and prohibits cost sharing such as deductibles, copayments, or coinsurance for these services and bars health plans from imposing quantity limits on the coverage. If applying the no cost sharing requirement before a deductible is met would conflict with federal rules governing health savings accounts or catastrophic health plans, the cost sharing prohibition applies only after the enrollee has met the deductible.

Assumptions

This bill would result in no direct fiscal impact to MNsure; however, changes in plan premiums, plan coverage, plan choice, or plan enrollment could affect the amount of revenue MNsure generates through its premium withhold. An actuarial study would need to be conducted to determine the impact to health insurance premiums, plan coverage, plan choice, or plan enrollment caused by the bill.

Expenditure and/or Revenue Formula

Long-Term Fiscal Considerations

Local Fiscal Impact

References/Sources

Agency Contact: Mary Robinson (612-289-5742)

Agency Fiscal Note Coordinator Signature: Mary Robinson

Phone: 612-289-5742

Date: 3/13/2026 12:08:27 PM

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