

Department of Legislative Services  
Maryland General Assembly  
2026 Session

FISCAL AND POLICY NOTE  
Third Reader - Revised

Senate Bill 579  
Finance

(Senator Jennings, *et al.*)

Health

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Counties - No-Cost Preventive Cancer Screenings for Volunteer and Retired  
Volunteer Firefighters

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This bill requires each county with a volunteer fire company to offer each volunteer firefighter who volunteers and each retired volunteer firefighter who volunteered with the company no-cost preventive cancer screenings in accordance with the latest [screening guidelines](#) issued by the International Association of Fire Fighters (IAFF). Each volunteer fire company must maintain an up-to-date list of volunteer firefighters and retired volunteer firefighters and provide the list to the county by October 1 each year and on request of the county. Each county must maintain a list of all volunteer firefighters and retired volunteer firefighters as provided by the volunteer fire companies. **The bill takes effect July 1, 2026.**

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Fiscal Summary

**State Effect:** As grant applications for the Professional and Volunteer Firefighter Innovative Cancer Screening Technologies Program likely increase under the bill, Maryland Department of Health (MDH) general fund expenditures may increase beginning in FY 2027, as discussed below. Revenues are not affected.

**Local Effect:** Expenditures increase for counties, potentially significantly for those with many volunteer and retired volunteer firefighters, as discussed below. Revenues are not affected. **This bill imposes a mandate on a unit of local government.**

**Small Business Effect:** None.

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## Analysis

**Bill Summary:** To qualify for screening, a volunteer firefighter must be actively involved in fire suppression, while a retired volunteer firefighter must have been actively involved in fire suppression while volunteering with the company and received benefits under a length of service award program for at least five years.

A county may satisfy the bill's coverage requirement by (1) providing a no-cost annual examination to volunteer firefighters who volunteer and all retired volunteer firefighters who volunteered in the county that includes the required preventive screenings or (2) applying for a grant from the Professional and Volunteer Firefighter Innovative Cancer Screening Technologies Program to pay for innovative cancer screening technologies, including a multicancer early detection blood test.

### Current Law:

#### *Health Insurance*

Under Maryland law, there are more than 50 mandated health insurance benefits that certain carriers must provide. These mandates generally apply only to fully insured health insurance policies and do not apply to self-funded employer plans. With respect to cancer screenings, certain carriers must cover the following screenings or testing for breast, colorectal, lung, and prostate cancer:

- **Breast cancer screenings** in accordance with the latest screening guidelines issued by the American Cancer Society (ACS). Currently, (1) women ages 40 to 44 may get annual breast cancer screenings with mammograms and (2) starting at age 45, women should have annual mammograms. Carriers must also provide coverage for digital tomosynthesis if an enrollee's treating physician determines it is medically appropriate and necessary. A deductible may not be imposed for covered digital tomosynthesis or mammograms.
- **Colorectal screening** in accordance with the latest guidelines issued by ACS. Coverage may be subject to a copayment or coinsurance requirement provided it is no greater than that imposed for similar coverages.
- **Recommended follow-up diagnostic imaging to assist in the diagnosis of lung cancer** for individuals for whom lung cancer screening is recommended by the U.S. Preventative Services Task Force. Coverage must include diagnostic ultrasound, magnetic resonance imaging, computed tomography, and image-guided biopsy. A carrier may not impose a copayment, coinsurance, or deductible on the coverage that is greater than that for breast cancer screening and diagnosis (with the exception for a high-deductible health plan deductible requirement).

- Expenses incurred in conducting a digital rectal exam and a prostate-specific antigen (more commonly known as PSA) blood test for men between 40 and 75 years of age who are at high risk for **prostate cancer**. Carriers may not apply a deductible, copayment, or coinsurance to coverage for preventive care screening services for prostate cancer.

### *Professional and Volunteer Firefighter Innovative Cancer Screening Technologies Program*

The program, administered by MDH, provides grants to local fire departments and volunteer fire companies to procure innovative cancer screening tests that are not otherwise conducted during routine physical examinations or not covered by insurance. Each year, MDH must issue a request for applications from local fire departments and volunteer fire companies (the only entities eligible to apply for grants). The county where the department or company is located must assist the department or company with filing applications. Several criteria must be included in an application, including the number of firefighters proposed to be screened and a description of each test proposed. MDH must develop a weighting formula to rate each application and prioritize applicants based on the quality of the application and the degree to which the proposed tests meet specified criteria. If MDH receives applications for grants totaling more than the amount of funds available for the program, MDH must award the grants on a *pro rata* basis.

Chapters 782 and 783 of 2024 repealed the \$100,000 annual funding mandate for the program and instead authorized the Governor to include at least \$500,000 in the annual budget for the program. Chapters 639 and 640 of 2025 increased the amount the Governor may include in the annual budget to \$1.0 million and authorized up to 20% of program funds to be used to support research centers in collecting, analyzing, and processing program outcome data to assess and improve the cancer screening funded by the program.

In [fiscal 2025](#), 586 individuals were screened through the program. Of those individuals, 425 were tested using the OneTest™ Premium by 20/20 GeneSystems, Inc., which is a multi-cancer early detection blood test that predicts an individual's risk of being identified as having cancer in the coming 12-month period. On average, the cost of each test was \$245. The OneTest™ Premium is designed to detect 12 biomarkers that can aid in the detection of cancers. As the OneTest™ Premium only detects cancer risk and does not diagnose cancer, no cancers were detected by the test. However, among the individuals tested, the risk predictor for certain cancers was elevated in some of the individuals (colorectal, liver, lung, ovarian, pancreas, prostate, and stomach). These were found among 73 individuals.

The fiscal 2026 working appropriation provides \$600,000 for the program. The fiscal 2027 budget as introduced includes \$400,000 for the program.

**State Expenditures:** The bill makes it more likely that the general fund appropriation for the program is fully subscribed, with less funding available for research and grant awards likely made on a *pro rata* basis. While additional funding is not required, as the funding level is not yet at the authorized cap, appropriations for the program may increase to accommodate more grants for this purpose. More specifically, MDH general fund expenditures may increase beginning in fiscal 2027 due to an anticipated increase in grant applications for the Professional and Volunteer Firefighter Innovative Cancer Screening Technologies Program. Volunteer fire companies are already eligible for grants from the program but are incentivized to apply under the bill as they can satisfy the bill's coverage requirement by applying for a grant from the program. As noted above, the fiscal 2027 budget as introduced includes \$400,000 for the program.

**Local Expenditures:** Expenditures increase for counties with volunteer fire companies to offer each volunteer firefighter and retired volunteer firefighter no-cost preventive cancer screenings in accordance with the latest IAFF screening guidelines. Each county must also maintain a list of all volunteer firefighters and retired volunteer firefighters as provided by the volunteer fire companies. The amount of county expenditures depends on the number of volunteer firefighters and retired volunteer firefighters per jurisdiction and the type of testing provided.

Montgomery County advises that the bill significantly increases county expenditures beginning in fiscal 2027. The county currently has 3,605 volunteer firefighters (and an unknown number of retired volunteer firefighters). Montgomery County estimates the cost to provide screenings to volunteer firefighters alone could range from \$717,395 to as much as several million dollars annually.

**Additional Comments:** The bill establishes that a county may satisfy the preventive cancer screening requirement by applying for a grant through the Professional and Volunteer Firefighter Innovative Cancer Screening Technologies Program, which for fiscal 2027 is funded at \$400,000 a year. Accordingly, a county that applies for a grant but does not receive an award under that program appears to have no further obligation to provide the screenings.

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### **Additional Information**

**Recent Prior Introductions:** Similar legislation has not been introduced within the last three years.

**Designated Cross File:** HB 1602 (Delegate Griffith) - Rules and Executive Nominations.

**Information Source(s):** Baltimore City; Montgomery and Wicomico counties; Maryland Department of Health; Department of Legislative Services

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