

Bill Summary

Assembly Bill (AB) 1906 would require coverage **without cost sharing** for annual home test kits for cervical cancer screening as referred by a health care provider.

Medical Effectiveness

As of April 2026, the Teal Wand™ is the **only available** FDA-authorized home test kit for cervical cancer screening. Currently, the Teal Wand requires a telehealth visit with a Teal provider.

Very strong evidence that properly collected self-samples provide accurate, stable, and clinically valid HPV detection in both the home and clinical settings.

Insurance Subject to the Mandate

All 22.8M enrollees in state-regulated health insurance in California have insurance subject to AB 1906.

- CDI and DMHC-Regulated (Commercial and CalPERS)
- Medi-Cal (DMHC and COHS)

California Health Benefits Review Program (CHBRP), California Department of Insurance (CDI), California Department of Managed Health Care (DMHC), County Organized Health Plans (COHS) California Public Employee's Retirement System (CalPERS), Human Papillomavirus (HPV), Food and Drug Administration (FDA)

Context

Cervical cancer develops in the cells of the cervix from persistent infection with high-risk HPV, a type of HPV that comprises multiple strains that can cause cancer. Approximately 99.7% of cervical cancer cases are associated with persistent infection with high risk HPV types.



At home

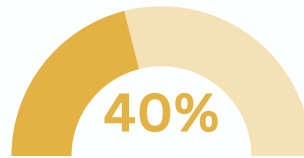


Health clinic or office

Samples for testing used to only be collected in a clinical setting by a clinician. **Recent technology has allowed for HPV testing to be self collected either at home or in a clinical setting.**

Existing state law requires health plans and policies to cover annual cervical cancer screening tests upon referral.

Benefit Coverage and Expenditures



Enrollees in state-regulated health insurance with coverage for home cervical test kits without cost sharing:
Baseline: 40% (9.2M)
Postmandate: 100% (22.8M)

Utilization of home test kits for cervical cancer screening

Baseline: 6,765 utilizers
Postmandate: +5,753 new utilizers



+\$1,580,000 increase in annual premiums paid by employers and enrollees



\$0.00002 to \$0.01 premium impact per member per month (variation by market segment)

Public Health Impacts

No measurable short-term public health impact

- Most new utilization driven by removal of cost sharing
- Potential uptake among underscreened population

Long-Term Impacts

- Utilization of home test kits for cervical cancer screening is likely to increase over time
- Potential to address disparities in screening rates by reducing barriers to screening