

ASSEMBLY, No. 5582

STATE OF NEW JERSEY 222nd LEGISLATURE

INTRODUCED OCTOBER 5, 2026

Sponsored by:

Assemblywoman SHANIQUE SPEIGHT

District 29 (Essex and Hudson)

Assemblywoman CAROL A. MURPHY

District 7 (Burlington)

Assemblywoman ANNETTE QUIJANO

District 20 (Union)

SYNOPSIS

Strengthens detection of, and support measures for individuals diagnosed with, pancreatic cancer.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 10/5/2026)

1 AN ACT concerning pancreatic cancer and supplementing and
2 amending various parts of the statutory law.

3
4 **BE IT ENACTED** *by the Senate and General Assembly of the State*
5 *of New Jersey:*

6
7 1. a. The Department of Health shall develop partnerships with
8 hospital systems, research and higher education institutions, and
9 cancer centers in the State to develop high-risk pancreatic cancer
10 screenings programs in each county in the State. The department
11 shall develop screening guidelines for such pancreatic cancer
12 screenings programs.

13 b. The department shall establish a program to provide grants to
14 an entity that:

15 (1) establishes a high-risk pancreatic cancer screening program
16 pursuant to the guidelines developed pursuant to subsection a. of
17 this act; or

18 (2) supports pancreatic cancer patients, survivors, and their
19 caregivers, including an entity that provides the following services
20 to pancreatic cancer patients: transportation; childcare; caregiver
21 respite; housing assistance during treatment of pancreatic cancer; or
22 mental health counseling.

23 c. An entity who elects to participate in the grant program shall
24 submit an application to the Commissioner of Health on a form and
25 in a manner prescribed by the commissioner. Upon receipt of an
26 application, the commissioner shall review the application and,
27 subject to the availability of funds, award a grant to each approved
28 grant applicant in an amount to be determined by the commissioner.

29 d. The Commissioner of Health shall adopt rules and
30 regulations, pursuant to the “Administrative Procedure Act,”
31 P.L.1968, c.410 (C.52:14B-1 et seq.), as may be necessary to
32 implement the provisions of this section.

33
34 2. The Department of Health shall develop guidelines for health
35 care providers to support patients diagnosed with pancreatic cancer
36 navigate the healthcare system, such guidelines, at a minimum,
37 shall provide that the patient, within a designated timeframe and
38 when such services are applicable to the patient, is to receive the
39 following services: services for a nurse navigator; services from a
40 social worker; nutrition consultation services; mental healthcare
41 services; financial assistance guidance services; and information on
42 clinical trials related to pancreatic cancer.

43
44 3. The State Board of Medical Examiners shall require that the
45 number of credits of continuing medical education required of each

EXPLANATION – Matter enclosed in bold-faced brackets **[thus]** in the above bill is
not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 person licensed as a physician, as a condition of biennial
2 registration pursuant to section 1 of P.L.1971, c.236 (C.45:9-6.1),
3 include one credit of educational programs or topics concerning the
4 detection of symptoms of pancreatic cancer, including an in-depth
5 understanding of pancreatic cancer's connection to persistent upper
6 abdominal pain, back pain, jaundice, unexplained weight loss, new-
7 onset diabetes after the age of 50, and the patient's family history.
8 The continuing medical education requirement in this subsection
9 shall be subject to the provisions of section 10 of P.L.2001, c.307
10 (C.45:9-7.1).

11

12 4. a. The New Jersey Board of Nursing shall require that the
13 number of credits of continuing education required of each person
14 licensed as a professional nurse or a practical nurse, as a condition
15 of biennial license renewal, include one credit of educational
16 programs or topics concerning the detection of symptoms of
17 pancreatic cancer, including an in-depth understanding of
18 pancreatic cancer's connection to persistent upper abdominal pain,
19 back pain, jaundice, unexplained weight loss, new-onset diabetes
20 after the age of 50, and the patient's family history.

21 b. The board may, in its discretion, waive the continuing
22 education requirement in subsection a. of this section on an
23 individual basis for reasons of hardship, such as illness or disability,
24 retirement of the license, or other good cause. A waiver shall apply
25 only to the current biennial renewal period at the time of board
26 issuance.

27 c. The New Jersey Board of Nursing, pursuant to the
28 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et
29 seq.), shall adopt such rules and regulations as are necessary to
30 effectuate the purposes of this section.

31

32 5. a. Every hospital service corporation contract that provides
33 hospital or medical expense benefits and is delivered, issued,
34 executed or renewed in this State pursuant to P.L.1938, c.366
35 (C.17:48-1 et seq.), or approved for issuance or renewal in this State
36 by the Commissioner of Banking and Insurance on or after the
37 effective date of this act, shall provide benefits to any named
38 subscriber or other person covered thereunder for expenses incurred
39 for providing:

40 (1) the person, if the person is diagnosed with pancreatic cancer,
41 with:

42 (a) a genetic test;

43 (b) a biomarker test;

44 (c) genetic counseling; or

45 (d) nutrition-related supports, including registered dietitian
46 visits, pancreatic enzyme replacement therapy, and medical
47 nutrition therapy; or

1 (2) the person, if the person is an individual with a high risk of
2 developing pancreatic cancer, with an annual screening for
3 pancreatic cancer, including the use of MRI/MRCP or endoscopic
4 ultrasound.

5 b. The benefits shall be provided to the same extent as for any
6 other medical condition under the contract.

7 c. The provisions of this section shall apply to all hospital
8 service corporation contracts in which the hospital service
9 corporation has reserved the right to change the premium.

10

11 6. a. Every medical service corporation contract that provides
12 hospital or medical expense benefits and is delivered, issued,
13 executed or renewed in this State pursuant to P.L.1940, c.74
14 (C.17:48A-1 et seq.), or approved for issuance or renewal in this
15 State by the Commissioner of Banking and Insurance on or after the
16 effective date of this act, shall provide benefits to any named
17 subscriber or other person covered thereunder for expenses incurred
18 for providing:

19 (1) the person, if the person is diagnosed with pancreatic cancer,
20 with:

21 (a) a genetic test;

22 (b) a biomarker test;

23 (c) genetic counseling; or

24 (d) nutrition-related supports, including registered dietitian
25 visits, pancreatic enzyme replacement therapy, and medical
26 nutrition therapy; or

27 (2) the person, if the person is an individual with a high risk of
28 developing pancreatic cancer, with an annual screening for
29 pancreatic cancer, including the use of MRI/MRCP or endoscopic
30 ultrasound.

31 b. The benefits shall be provided to the same extent as for any
32 other medical condition under the contract.

33 c. The provisions of this section shall apply to all medical
34 service corporation contracts in which the medical service
35 corporation has reserved the right to change the premium.

36

37 7. a. Every health service corporation contract that provides
38 hospital or medical expense benefits and is delivered, issued,
39 executed or renewed in this State pursuant to P.L.1985, c.236
40 (C.17:48E-1 et seq.), or approved for issuance or renewal in this
41 State by the Commissioner of Banking and Insurance on or after the
42 effective date of this act, shall provide benefits to any named
43 subscriber or other person covered thereunder for expenses incurred
44 for providing:

45 (1) the person, if the person is diagnosed with pancreatic cancer,
46 with:

47 (a) a genetic test;

48 (b) a biomarker test;

1 (c) genetic counseling; or

2 (d) nutrition-related supports, including registered dietitian
3 visits, pancreatic enzyme replacement therapy, and medical
4 nutrition therapy; or

5 (2) the person, if the person is an individual with a high risk of
6 developing pancreatic cancer, with an annual screening for
7 pancreatic cancer, including the use of MRI/MRCP or endoscopic
8 ultrasound.

9 b. The benefits shall be provided to the same extent as for any
10 other medical condition under the contract.

11 c. The provisions of this section shall apply to all health service
12 corporation contracts in which the health service corporation has
13 reserved the right to change the premium.

14

15 8. a. Every individual policy that provides hospital or medical
16 expense benefits and is delivered, issued, executed or renewed in
17 this State pursuant to N.J.S.17B:26-1 et seq., or approved for
18 issuance or renewal in this State by the Commissioner of Banking
19 and Insurance on or after the effective date of this act, shall provide
20 benefits to any named insured or other person covered thereunder
21 for expenses incurred for providing:

22 (1) the person, if the person is diagnosed with pancreatic cancer,
23 with:

24 (a) a genetic test;

25 (b) a biomarker test;

26 (c) genetic counseling; or

27 (d) nutrition-related supports, including registered dietitian
28 visits, pancreatic enzyme replacement therapy, and medical
29 nutrition therapy; or

30 (2) the person, if the person is an individual with a high risk of
31 developing pancreatic cancer, with an annual screening for
32 pancreatic cancer, including the use of MRI/MRCP or endoscopic
33 ultrasound.

34 b. The benefits shall be provided to the same extent as for any
35 other medical condition under the policy.

36 c. The provisions of this section shall apply to all health
37 insurance policies in which the insurer has reserved the right to
38 change the premium.

39

40 9. a. Every group policy that provides hospital or medical
41 expense benefits and is delivered, issued, executed or renewed in
42 this State pursuant to N.J.S.17B:27-26 et seq., or approved for
43 issuance or renewal in this State by the Commissioner of Banking
44 and Insurance on or after the effective date of this act, shall provide
45 benefits to any named insured or other person covered thereunder
46 for expenses incurred for providing:

47 (1) the person, if the person is diagnosed with pancreatic cancer,
48 with:

1 (a) a genetic test;
 2 (b) a biomarker test;
 3 (c) genetic counseling; or
 4 (d) nutrition-related supports, including registered dietitian
 5 visits, pancreatic enzyme replacement therapy, and medical
 6 nutrition therapy; or
 7 (2) the person, if the person is an individual with a high risk of
 8 developing pancreatic cancer, with an annual screening for
 9 pancreatic cancer, including the use of MRI/MRCP or endoscopic
 10 ultrasound.

11 b. The benefits shall be provided to the same extent as for any
 12 other medical condition under the policy.

13 c. The provisions of this section shall apply to all health
 14 insurance policies in which the insurer has reserved the right to
 15 change the premium.

16
 17 10. a. Every individual health benefits plan that provides
 18 hospital or medical expense benefits and is delivered, issued,
 19 executed or renewed in this State pursuant to P.L.1992, c.161
 20 (C.17B:27A-2 et seq.), or approved for issuance or renewal in this
 21 State on or after the effective date of this act, shall provide benefits
 22 to any person covered thereunder for expenses incurred for
 23 providing:

24 (1) the person, if the person is diagnosed with pancreatic cancer,
 25 with:

26 (a) a genetic test;
 27 (b) a biomarker test;
 28 (c) genetic counseling; or
 29 (d) nutrition-related supports, including registered dietitian
 30 visits, pancreatic enzyme replacement therapy, and medical
 31 nutrition therapy; or
 32 (2) the person, if the person is an individual with a high risk of
 33 developing pancreatic cancer, with an annual screening for
 34 pancreatic cancer, including the use of MRI/MRCP or endoscopic
 35 ultrasound.

36 b. The benefits shall be provided to the same extent as for any
 37 other medical condition under the health benefits plan.

38 c. The provisions of this section shall apply to all health benefits
 39 plans in which the carrier has reserved the right to change the
 40 premium.

41
 42 11. a. Every small employer health benefits plan that provides
 43 hospital or medical expense benefits and is delivered, issued,
 44 executed or renewed in this State pursuant to P.L.1992, c.162
 45 (C.17B:27A-17 et seq.), or approved for issuance or renewal in this
 46 State on or after the effective date of this act, shall provide benefits
 47 to any person covered thereunder for expenses incurred for
 48 providing:

1 (1) the person, if the person is diagnosed with pancreatic cancer,
2 with:

- 3 (a) a genetic test;
- 4 (b) a biomarker test;
- 5 (c) genetic counseling; or
- 6 (d) nutrition-related supports, including registered dietitian
7 visits, pancreatic enzyme replacement therapy, and medical
8 nutrition therapy; or

9 (2) the person, if the person is an individual with a high risk of
10 developing pancreatic cancer, with an annual screening for
11 pancreatic cancer, including the use of MRI/MRCP or endoscopic
12 ultrasound.

13 b. The benefits shall be provided to the same extent as for any
14 other medical condition under the health benefits plan.

15 c. The provisions of this section shall apply to all health benefits
16 plans in which the carrier has reserved the right to change the
17 premium.

18

19 12. a. Every enrollee agreement that provides hospital or
20 medical expense benefits and is delivered, issued, executed, or
21 renewed in this State pursuant to P.L.1973, c.337 (C.26:2J-1 et
22 seq.), or approved for issuance or renewal in this State by the
23 Commissioner of Banking and Insurance on or after the effective
24 date of this act, shall provide health care services to any enrollee or
25 other person covered thereunder for expenses incurred for
26 providing:

27 (1) the person, if the person is diagnosed with pancreatic cancer,
28 with:

- 29 (a) a genetic test;
- 30 (b) a biomarker test;
- 31 (c) genetic counseling; or
- 32 (d) nutrition-related supports, including registered dietitian
33 visits, pancreatic enzyme replacement therapy, and medical
34 nutrition therapy; or

35 (2) the person, if the person is an individual with a high risk of
36 developing pancreatic cancer, with an annual screening for
37 pancreatic cancer, including the use of MRI/MRCP or endoscopic
38 ultrasound.

39 b. The health care services shall be provided to the same extent
40 as for any other medical condition under the enrollee agreement.

41 c. The provisions of this section shall apply to all enrollee
42 agreements in which the health maintenance organization has
43 reserved the right to change the schedule of charges.

44

45 13. a. The State Health Benefits Commission shall ensure that
46 every contract purchased by the commission on or after the
47 effective date of this act, that provides hospital or medical expense

benefits, shall provide benefits to any person covered thereunder for expenses incurred for providing:

(1) the person, if the person is diagnosed with pancreatic cancer, with:

(a) a genetic test;

(b) a biomarker test;

(c) genetic counseling; or

(d) nutrition-related supports, including registered dietitian visits, pancreatic enzyme replacement therapy, and medical nutrition therapy; or

(2) the person, if the person is an individual with a high risk of developing pancreatic cancer, with an annual screening for pancreatic cancer, including the use of MRI/MRCP or endoscopic ultrasound.

b. The benefits shall be provided to the same extent as for any other medical condition under the contract.

14. a. The School Employees' Health Benefits Commission shall ensure that every contract purchased by the commission on or after the effective date of this act that provides hospital or medical expense benefits shall provide benefits to any person covered thereunder for expenses incurred for providing:

(1) the person, if the person is diagnosed with pancreatic cancer, with:

(a) a genetic test;

(b) a biomarker test;

(c) genetic counseling; or

(d) nutrition-related supports, including registered dietitian visits, pancreatic enzyme replacement therapy, and medical nutrition therapy; or

(2) the person, if the person is an individual with a high risk of developing pancreatic cancer, with an annual screening for pancreatic cancer, including the use of MRI/MRCP or endoscopic ultrasound.

b. The benefits shall be provided to the same extent as for any other medical condition under the contract.

15. Section 5 of P.L.1945, c.169 (C.10:5-5) is amended to read as follows:

5. As used in P.L.1945, c.169 (C.10:5-1 et seq.), unless a different meaning clearly appears from the context:

a. "Person" includes one or more individuals, partnerships, associations, organizations, labor organizations, corporations, legal representatives, trustees, trustees in bankruptcy, receivers, and fiduciaries.

b. "Employment agency" includes any person undertaking to procure employees or opportunities for others to work.

- 1 c. "Labor organization" includes any organization which exists
2 and is constituted for the purpose, in whole or in part, of collective
3 bargaining, or of dealing with employers concerning grievances,
4 terms or conditions of employment, or of other mutual aid or
5 protection in connection with employment.
- 6 d. "Unlawful employment practice" and "unlawful
7 discrimination" include only those unlawful practices and acts
8 specified in section 11 of P.L.1945, c.169 (C.10:5-12).
- 9 e. "Employer" includes all persons as defined in subsection a.
10 of this section and "hiring entities" as defined by section 2 of
11 P.L.2023, c.262 (C.34:11-70), unless otherwise specifically exempt
12 under another section of P.L.1945, c.169 (C.10:5-1 et seq.), and
13 includes the State, any political or civil subdivision thereof, and all
14 public officers, agencies, boards, or bodies.
- 15 f. (Deleted by amendment, P.L.2023, c.262)
- 16 g. "Liability for service in the Armed Forces of the United
17 States" means subject to being ordered as an individual or member
18 of an organized unit into active service in the Armed Forces of the
19 United States by reason of membership in the National Guard, naval
20 militia, or a reserve component of the Armed Forces of the United
21 States, or subject to being inducted into such armed forces through
22 a system of national selective service.
- 23 h. "Division" means the "Division on Civil Rights" created by
24 P.L.1945, c.169 (C.10:5-1 et seq.).
- 25 i. "Attorney General" means the Attorney General of the State
26 of New Jersey or the Attorney General's representative or designee.
- 27 j. "Commission" means the Commission on Civil Rights
28 created by P.L.1945, c.169 (C.10:5-1 et seq.).
- 29 k. "Director" means the Director of the Division on Civil
30 Rights.
- 31 l. "A place of public accommodation" shall include, but not be
32 limited to: any tavern, roadhouse, hotel, motel, trailer camp,
33 summer camp, day camp, or resort camp, whether for entertainment
34 of transient guests or accommodation of those seeking health,
35 recreation, or rest; any producer, manufacturer, wholesaler,
36 distributor, retail shop, store, establishment, or concession dealing
37 with goods or services of any kind; any restaurant, eating house, or
38 place where food is sold for consumption on the premises; any
39 place maintained for the sale of ice cream, ice and fruit preparations
40 or their derivatives, soda water, or confections, or where any
41 beverages of any kind are retailed for consumption on the premises;
42 any garage, any public conveyance operated on land or water or in
43 the air or any stations and terminals thereof; any bathhouse,
44 boardwalk, or seashore accommodation; any auditorium, meeting
45 place, or hall; any theatre, motion-picture house, music hall, roof
46 garden, skating rink, swimming pool, amusement and recreation
47 park, fair, bowling alley, gymnasium, shooting gallery, billiard and
48 pool parlor, or other place of amusement; any comfort station; any

1 dispensary, clinic, or hospital; any public library; and any
2 kindergarten, primary and secondary school, trade or business
3 school, high school, academy, college and university, or any
4 educational institution under the supervision of the State Board of
5 Education or the Commissioner of Education of the State of New
6 Jersey. Nothing herein contained shall be construed to include or to
7 apply to any institution, bona fide club, or place of accommodation,
8 which is in its nature distinctly private; nor shall anything herein
9 contained apply to any educational facility operated or maintained
10 by a bona fide religious or sectarian institution, and the right of a
11 natural parent or one in loco parentis to direct the education and
12 upbringing of a child under that person's control is hereby affirmed;
13 nor shall anything herein contained be construed to bar any private
14 secondary or post-secondary school from using in good faith criteria
15 other than race, creed, color, national origin, ancestry, gender
16 identity or expression, or affectional or sexual orientation in the
17 admission of students.

18 m. "A publicly assisted housing accommodation" shall include
19 all housing built with public funds or public assistance pursuant to
20 P.L.1949, c.300, P.L.1941, c.213, P.L.1944, c.169, P.L.1949, c.303,
21 P.L.1938, c.19, P.L.1938, c.20, P.L.1946, c.52, and P.L.1949,
22 c.184, and all housing financed in whole or in part by a loan,
23 whether or not secured by a mortgage, the repayment of which is
24 guaranteed or insured by the federal government or any agency
25 thereof.

26 n. The term "real property" includes real estate, lands,
27 tenements and hereditaments, corporeal and incorporeal, and
28 leaseholds, provided, however, that, except as to publicly assisted
29 housing accommodations, the provisions of this act shall not apply
30 to the rental: (1) of a single apartment or flat in a two-family
31 dwelling, the other occupancy unit of which is occupied by the
32 owner as a residence; or (2) of a room or rooms to another person or
33 persons by the owner or occupant of a one-family dwelling
34 occupied by the owner or occupant as a residence at the time of
35 such rental. Nothing herein contained shall be construed to bar any
36 religious or denominational institution or organization, or any
37 organization operated for charitable or educational purposes, which
38 is operated, supervised, or controlled by or in connection with a
39 religious organization, in the sale, lease, or rental of real property,
40 from limiting admission to or giving preference to persons of the
41 same religion or denomination or from making such selection as is
42 calculated by such organization to promote the religious principles
43 for which it is established or maintained. Nor does any provision
44 under this act regarding discrimination on the basis of familial
45 status apply with respect to housing for older persons.

46 o. "Real estate broker" includes a person, firm, or corporation
47 who, for a fee, commission, or other valuable consideration, or by
48 reason of promise or reasonable expectation thereof, lists for sale,

1 sells, exchanges, buys or rents, or offers or attempts to negotiate a
2 sale, exchange, purchase, or rental of real estate or an interest
3 therein, or collects or offers or attempts to collect rent for the use of
4 real estate, or solicits for prospective purchasers or assists or directs
5 in the procuring of prospects or the negotiation or closing of any
6 transaction which does or is contemplated to result in the sale,
7 exchange, leasing, renting, or auctioning of any real estate, or
8 negotiates or offers or attempts or agrees to negotiate a loan secured
9 or to be secured by mortgage or other encumbrance upon or transfer
10 of any real estate for others; or any person who, for pecuniary gain
11 or expectation of pecuniary gain conducts a public or private
12 competitive sale of lands or any interest in lands. In the sale of lots,
13 the term "real estate broker" shall also include any person,
14 partnership, association, or corporation employed by or on behalf of
15 the owner or owners of lots or other parcels of real estate, at a stated
16 salary, or upon a commission, or upon a salary and commission or
17 otherwise, to sell such real estate, or any parts thereof, in lots or
18 other parcels, and who shall sell or exchange, or offer or attempt or
19 agree to negotiate the sale or exchange, of any such lot or parcel of
20 real estate.

21 p. "Real estate salesperson" includes any person who, for
22 compensation, valuable consideration or commission, or other thing
23 of value, or by reason of a promise or reasonable expectation
24 thereof, is employed by and operates under the supervision of a
25 licensed real estate broker to sell or offer to sell, buy or offer to
26 buy, or negotiate the purchase, sale, or exchange of real estate, or
27 offers or attempts to negotiate a loan secured or to be secured by a
28 mortgage or other encumbrance upon or transfer of real estate, or to
29 lease or rent or offer to lease or rent any real estate for others, or to
30 collect rents for the use of real estate, or to solicit for prospective
31 purchasers or lessees of real estate; or who is employed by a
32 licensed real estate broker to sell or offer to sell lots or other parcels
33 of real estate, at a stated salary, or upon a commission, or upon a
34 salary and commission, or otherwise to sell real estate, or any parts
35 thereof, in lots or other parcels.

36 q. "Disability" means physical or sensory disability, infirmity,
37 malformation, or disfigurement which is caused by bodily injury,
38 birth defect, or illness, including epilepsy and other seizure
39 disorders, and which shall include, but not be limited to, any degree
40 of paralysis, amputation, lack of physical coordination, blindness or
41 visual impairment, deafness or hearing impairment, muteness or
42 speech impairment, or physical reliance on a service or guide dog,
43 wheelchair, or other remedial appliance or device, or any mental,
44 psychological, or developmental disability, including autism
45 spectrum disorders, resulting from anatomical, psychological,
46 physiological, or neurological conditions which prevents the typical
47 exercise of any bodily or mental functions or is demonstrable,
48 medically or psychologically, by accepted clinical or laboratory

1 diagnostic techniques. Disability shall also mean AIDS or HIV
2 infection or pancreatic cancer.

3 r. "Blind person" or "person who is blind" means any
4 individual whose central visual acuity does not exceed 20/200 in the
5 better eye with correcting lens or whose visual acuity is better than
6 20/200 if accompanied by a limit to the field of vision in the better
7 eye to such a degree that its widest diameter subtends an angle of
8 no greater than 20 degrees.

9 s. "Guide dog" means a dog used to assist persons who are
10 deaf, or which is fitted with a special harness so as to be suitable as
11 an aid to the mobility of a person who is blind, and is used by a
12 person who is blind and has satisfactorily completed a specific
13 course of training in the use of such a dog, and has been trained by
14 an organization generally recognized by agencies involved in the
15 rehabilitation of persons with disabilities, including, but not limited
16 to, those persons who are blind or deaf, as reputable and competent
17 to provide dogs with training of this type.

18 t. "Guide or service dog trainer" means any person who is
19 employed by an organization generally recognized by agencies
20 involved in the rehabilitation of persons with disabilities, including,
21 but not limited to, those persons who are blind, have visual
22 impairments, or are deaf or have hearing impairments, as reputable
23 and competent to provide dogs with training, as defined in this
24 section, and who is actually involved in the training process.

25 u. "Housing accommodation" means any publicly assisted
26 housing accommodation or any real property, or portion thereof,
27 which is used or occupied, or is intended, arranged, or designed to
28 be used or occupied, as the home, residence, or sleeping place of
29 one or more persons, but shall not include any single family
30 residence the occupants of which rent, lease, or furnish for
31 compensation not more than one room therein.

32 v. "Public facility" means any place of public accommodation
33 and any street, highway, sidewalk, walkway, public building, and
34 any other place or structure to which the general public is regularly,
35 normally, or customarily permitted or invited.

36 w. "Deaf person" or "person who is deaf" means any person
37 whose hearing is so severely impaired that the person is unable to
38 hear and understand conversational speech through the unaided ear
39 alone, and who must depend primarily on an assistive listening
40 device or visual communication such as writing, lip reading, sign
41 language, and gestures.

42 x. "Atypical hereditary cellular or blood trait" means sickle cell
43 trait, hemoglobin C trait, thalassemia trait, Tay-Sachs trait, or cystic
44 fibrosis trait.

45 y. "Sickle cell trait" means the condition wherein the major
46 natural hemoglobin components present in the blood of the
47 individual are hemoglobin A (normal) and hemoglobin S (sickle
48 hemoglobin) as defined by standard chemical and physical analytic

1 techniques, including electrophoresis, and the proportion of
2 hemoglobin A is greater than the proportion of hemoglobin S or one
3 natural parent of the individual is shown to have only normal
4 hemoglobin components (hemoglobin A, hemoglobin A2,
5 hemoglobin F) in the normal proportions by standard chemical and
6 physical analytic tests.

7 z. "Hemoglobin C trait" means the condition wherein the major
8 natural hemoglobin components present in the blood of the
9 individual are hemoglobin A (normal) and hemoglobin C as defined
10 by standard chemical and physical analytic techniques, including
11 electrophoresis, and the proportion of hemoglobin A is greater than
12 the proportion of hemoglobin C or one natural parent of the
13 individual is shown to have only normal hemoglobin components
14 (hemoglobin A, hemoglobin A2, hemoglobin F) in normal
15 proportions by standard chemical and physical analytic tests.

16 aa. "Thalassemia trait" means the presence of the thalassemia
17 gene which, in combination with another similar gene, results in the
18 chronic hereditary disease Cooley's anemia.

19 bb. "Tay-Sachs trait" means the presence of the Tay-Sachs gene
20 which, in combination with another similar gene, results in the
21 chronic hereditary disease Tay-Sachs.

22 cc. "Cystic fibrosis trait" means the presence of the cystic
23 fibrosis gene which, in combination with another similar gene,
24 results in the chronic hereditary disease cystic fibrosis.

25 dd. "Service dog" means any dog individually trained to the
26 requirements of a person with a disability, including, but not limited
27 to, minimal protection work, rescue work, pulling a wheelchair, or
28 retrieving dropped items. This term shall include a "seizure dog"
29 trained to alert or otherwise assist persons with epilepsy or other
30 seizure disorders.

31 ee. "Qualified Medicaid applicant" means an individual who is a
32 qualified applicant pursuant to P.L.1968, c.413 (C.30:4D-1 et seq.).

33 ff. "AIDS" means acquired immune deficiency syndrome as
34 defined by the Centers for Disease Control and Prevention of the
35 United States Public Health Service.

36 gg. "HIV infection" means infection with the human
37 immunodeficiency virus or any other related virus identified as a
38 probable causative agent of AIDS.

39 hh. "Affectional or sexual orientation" means male or female
40 heterosexuality, homosexuality, or bisexuality by inclination,
41 practice, identity, or expression, having a history thereof, or being
42 perceived, presumed, or identified by others as having such an
43 orientation.

44 ii. "Heterosexuality" means affectional, emotional, or physical
45 attraction or behavior which is primarily directed towards persons
46 of the other gender.

1 jj. "Homosexuality" means affectional, emotional, or physical
2 attraction or behavior which is primarily directed towards persons
3 of the same gender.

4 kk. "Bisexuality" means affectional, emotional, or physical
5 attraction or behavior which is directed towards persons of multiple
6 genders.

7 ll. "Familial status" means being the natural parent of a child,
8 the adoptive parent of a child, the resource family parent of a child,
9 having a "parent and child relationship" with a child as defined by
10 State law, or having sole or joint legal or physical custody, care,
11 guardianship, or visitation with a child, or any person who is
12 pregnant or is in the process of securing legal custody of any
13 individual who has not attained the age of 18 years.

14 mm. "Housing for older persons" means housing:

15 (1) provided under any State program that the Attorney General
16 determines is specifically designed and operated to assist persons
17 who are elderly (as defined in the State program); or provided under
18 any federal program that the United States Department of Housing
19 and Urban Development determines is specifically designed and
20 operated to assist persons who are elderly (as defined in the federal
21 program);

22 (2) intended for, and solely occupied by, persons 62 years of age
23 or older; or

24 (3) intended and operated for occupancy by at least one person
25 55 years of age or older per unit. In determining whether housing
26 qualifies as housing for older persons under this paragraph, the
27 Attorney General shall adopt regulations which require at least the
28 following factors:

29 (a) the existence of significant facilities and services
30 specifically designed to meet the physical or social needs of older
31 persons, or if the provision of such facilities and services is not
32 practicable, that such housing is necessary to provide important
33 housing opportunities for older persons;

34 (b) that at least 80 percent of the units are occupied by at least
35 one person 55 years of age or older per unit; and

36 (c) the publication of, and adherence to, policies and procedures
37 which demonstrate an intent by the owner or manager to provide
38 housing for persons 55 years of age or older.

39 Housing shall not fail to meet the requirements for housing for
40 older persons by reason of: persons residing in such housing as of
41 September 13, 1988 not meeting the age requirements of this
42 subsection, provided that new occupants of such housing meet the
43 age requirements of this subsection; or unoccupied units, provided
44 that such units are reserved for occupancy by persons who meet the
45 age requirements of this subsection.

46 nn. "Genetic characteristic" means any inherited gene or
47 chromosome, or alteration thereof, that is scientifically or medically
48 believed to predispose an individual to a disease, disorder, or

- 1 syndrome, or to be associated with a statistically significant
2 increased risk of development of a disease, disorder, or syndrome.
- 3 oo. "Genetic information" means the information about genes,
4 gene products, or inherited characteristics that may derive from an
5 individual or family member.
- 6 pp. "Genetic test" means a test for determining the presence or
7 absence of an inherited genetic characteristic in an individual,
8 including tests of nucleic acids such as DNA, RNA, and
9 mitochondrial DNA, chromosomes, or proteins, in order to identify
10 a predisposing genetic characteristic.
- 11 qq. "Domestic partnership" means a domestic partnership
12 established pursuant to section 4 of P.L.2003, c.246 (C.26:8A-4).
- 13 rr. "Gender identity or expression" means having or being
14 perceived as having a gender-related identity or expression whether
15 or not stereotypically associated with a person's assigned sex at
16 birth.
- 17 ss. "Civil Union" means a legally recognized union of two
18 eligible individuals established pursuant to R.S.37:1-1 et seq. and
19 P.L.2006, c.103 (C.37:1-28 et al.).
- 20 tt. "Premium pay" means additional remuneration for night,
21 weekend, or holiday work, or for standby or irregular duty.
- 22 uu. "Premium benefit" means an employment benefit, such as
23 seniority, group life insurance, health insurance, disability
24 insurance, sick leave, annual leave, or an educational or pension
25 benefit, that is greater than the employment benefit due the
26 employee for an equivalent period of work performed during the
27 regular work schedule of the employee.
- 28 vv. "Race" is inclusive of traits historically associated with race,
29 including, but not limited to, hair texture, hair types, and protective
30 hairstyles.
- 31 ww. "Protective hairstyles" includes, but is not limited to, such
32 hairstyles as braids, locks, and twists.
- 33 xx. "Family member" means a child, parent, parent-in-law,
34 sibling, grandparent, grandchild, spouse, partner in a civil union
35 couple, domestic partner, or any other individual related by blood to
36 the person, and any other individual that the person shows to have a
37 close association with the person which is the equivalent of a family
38 relationship.
- 39 yy. "Source of lawful income" means any source of income
40 lawfully obtained or any source of rental or mortgage payment
41 lawfully obtained, including, but not limited to, any federal, State,
42 or local public assistance or housing assistance voucher or funds,
43 including Section 8 housing choice vouchers, temporary rental
44 assistance programs, or State rental assistance programs; rental
45 assistance funds provided by a nonprofit organization; federal,
46 State, or local benefits, including disability benefits and veterans'
47 benefits; court-ordered payments, including, but not limited to,
48 child support, alimony, or damages; and any form of lawful

1 currency tendered, without regard to whether the currency is
2 tendered in the form of cash, check, money order, or other lawful
3 means.

4 zz. "Service in the Armed Forces of the United States" means
5 being in active service in any branch of the Armed Forces of the
6 United States or National Guard, or having been discharged or
7 released from active service in any branch of the Armed Forces of
8 the United States or National Guard.

9 (cf: P.L.2025, c.307, s.3)

10
11 16. This act shall take effect on the first day of the fourth month
12 next following the date of enactment and sections 5 through 14 of
13 this act shall apply to policies and contracts that are delivered,
14 issued, executed, or renewed on or after that date.

15 16 17 STATEMENT

18
19 This bill strengthens the detection of, and support measures for
20 individuals diagnosed with, pancreatic cancer in this State.

21 The bill requires the Department of Health (DOH) to develop
22 partnerships with hospital systems, research and higher education
23 institutions, and cancer centers in the State to develop high-risk
24 pancreatic cancer screenings programs in each county in the State.
25 DOH will develop screening guidelines for such pancreatic cancer
26 screenings programs.

27 The bill requires DOH to establish a program to provide grants to
28 an entity that establishes a high-risk pancreatic cancer screening
29 program or an entity that supports pancreatic cancer patients,
30 survivors, and their caregivers.

31 The bill requires DOH to develop guidelines for health care
32 providers to support patients diagnosed with pancreatic cancer
33 navigate the healthcare system, such guidelines, at a minimum, will
34 provide that the patient, within a designated timeframe and when
35 such services are applicable to the patient, is to receive the
36 following services: services for a nurse navigator; services from a
37 social worker; nutrition consultation services; mental healthcare
38 services; financial assistance guidance services; and information on
39 clinical trials related to pancreatic cancer.

40 The bill establishes continuing education requirements for
41 physicians and nurses to require one credit of educational programs
42 or topics concerning the detection of symptoms of pancreatic
43 cancer.

44 The bill requires health insurance carriers, the State Health
45 Benefits Commission, and the School Employees' Health Benefits
46 Commission to cover genetic testing, biomarker testing, genetic
47 counseling, and nutrition-related supports for a person diagnosed

1 with pancreatic cancer and annual screening for individuals with a
2 high risk of developing pancreatic cancer.

3 The bill revises the State’s “Law Against Discrimination” to
4 include pancreatic cancer under the law’s definition of “disability”
5 requiring employers to provide reasonable accommodations to
6 individuals diagnosed with pancreatic cancer.