



# Senate

General Assembly

**File No. 187**

January Session, 2005

Substitute Senate Bill No. 30

*Senate, April 6, 2005*

The Committee on Insurance and Real Estate reported through SEN. CRISCO of the 17th Dist., Chairperson of the Committee on the part of the Senate, that the substitute bill ought to pass.

## **AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR BREAST CANCER SCREENING.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-503 of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective October 1, 2005*):

3 (a) Each individual health insurance policy providing coverage of  
4 the type specified in subdivisions (1), (2), (4), (6), (10), (11) and (12) of  
5 section 38a-469 delivered, issued for delivery, renewed, amended or  
6 continued in this state on or after October 1, 2001, shall provide  
7 benefits for mammographic examinations to any woman covered  
8 under the policy which are at least equal to the following minimum  
9 requirements: (1) A baseline mammogram for any woman who is  
10 thirty-five to thirty-nine years of age, inclusive; and (2) a mammogram  
11 every year for any woman who is forty years of age or older. Such  
12 policy shall provide additional benefits for ultrasound screening for  
13 breast tumors if such screening is recommended by a physician.

14 (b) [Such benefits] Benefits under this section shall be subject to any  
 15 policy provisions [which] that apply to other services covered by such  
 16 policy.

17 Sec. 2. Section 38a-530 of the general statutes is repealed and the  
 18 following is substituted in lieu thereof (*Effective October 1, 2005*):

19 (a) Each group health insurance policy providing coverage of the  
 20 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-  
 21 469 delivered, issued for delivery, renewed, amended or continued in  
 22 this state on or after October 1, 2001, shall provide benefits for  
 23 mammographic examinations to any woman covered under the policy  
 24 which are at least equal to the following minimum requirements: (1) A  
 25 baseline mammogram for any woman who is thirty-five to thirty-nine  
 26 years of age, inclusive; and (2) a mammogram every year for any  
 27 woman who is forty years of age or older. Such policy shall provide  
 28 additional benefits for ultrasound screening for breast tumors if such  
 29 screening is recommended by a physician.

30 (b) [Such benefits] Benefits under this section shall be subject to any  
 31 policy provisions [which] that apply to other services covered by such  
 32 policy.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2005</i>	38a-503
Sec. 2	<i>October 1, 2005</i>	38a-530

**INS**      *Joint Favorable Subst.*

The following fiscal impact statement and bill analysis are prepared for the benefit of members of the General Assembly, solely for the purpose of information, summarization, and explanation, and do not represent the intent of the General Assembly or either House thereof for any purpose:

**OFA Fiscal Note**

**State Impact:**

Agency Affected	Fund-Effect	FY 06 \$	FY 07 \$
Comptroller Misc. Accounts (Fringe Benefits)	GF - None	None	None

Note: GF=General Fund

**Municipal Impact:**

Municipalities	Effect	FY 06 \$	FY 07 \$
Various Municipalities	Cost	Potential	Potential

**Explanation**

The bill requires certain health insurance policies to cover physician-recommended ultrasound screening for breast tumors, subject to any policy provisions applicable to other covered services. The bill is not expected to impact costs associated with the state employee health plans based on existing plan provisions.

The bill's impact on municipal health insurance costs will vary based on existing municipal coverage. To the extent that the screening required under the bill is not covered under a municipality's employee health insurance policy, there could be increased municipal premium costs to provide it.

**OLR Bill Analysis**

sSB 30

**AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR BREAST CANCER SCREENING****SUMMARY:**

This bill requires certain health insurance policies to cover physician-recommended ultrasound screening for breast tumors, subject to any policy provisions applicable to other covered services.

The bill applies to individual and group health insurance policies that cover (1) basic hospital expenses, (2) basic medical-surgical expenses, (3) major medical expenses, and (4) hospital or medical services, including those provided by HMOs. The bill also applies to individual policies that cover (1) accidents only and (2) limited benefits.

EFFECTIVE DATE: October 1, 2005

**BACKGROUND*****Ultrasound***

A breast ultrasound sends high-frequency sound waves through the breast. A computer detects the sound wave echoes to create an image that is displayed on a viewing screen.

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 12    Nay 3