



General Assembly

February Session, 2010

Raised Bill No. 259

LCO No. 1551

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Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

**AN ACT CONCERNING INSURANCE COVERAGE FOR
MAMMOGRAMS.**

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

1 Section 1. Section 38a-503 of the 2010 supplement to the general
2 statutes is repealed and the following is substituted in lieu thereof
3 (*Effective January 1, 2011*):

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

14 (2) Such policy shall provide additional benefits for (A)
15 comprehensive ultrasound screening, (B) magnetic resonance imaging,

16 and (C) additional mammograms in a policy year, of an entire breast or
17 breasts if a mammogram demonstrates heterogeneous or dense breast
18 tissue based on the Breast Imaging Reporting and Data System
19 established by the American College of Radiology or if a woman is
20 believed to be at increased risk for breast cancer due to family history
21 or prior personal history of breast cancer, positive genetic testing or
22 other indications as determined by a woman's physician or advanced
23 practice registered nurse.

24 (b) Benefits under this section shall be subject to any policy
25 provisions that apply to other services covered by such policy.

26 (c) On and after October 1, 2009, each mammography report
27 provided to a patient shall include information about breast density,
28 based on the Breast Imaging Reporting and Data System established
29 by the American College of Radiology. Where applicable, such report
30 shall include the following notice: "If your mammogram demonstrates
31 that you have dense breast tissue, which could hide small
32 abnormalities, you might benefit from supplementary screening tests,
33 which can include a breast ultrasound screening or a breast MRI
34 examination, or both, depending on your individual risk factors. A
35 report of your mammography results, which contains information
36 about your breast density, has been sent to your physician's office and
37 you should contact your physician if you have any questions or
38 concerns about this report."

39 Sec. 2. Section 38a-530 of the 2010 supplement to the general statutes
40 is repealed and the following is substituted in lieu thereof (*Effective*
41 *January 1, 2011*):

42 (a) (1) Each group health insurance policy providing coverage of the
43 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
44 469 delivered, issued for delivery, renewed, amended or continued in
45 this state [on or after October 1, 2001,] shall provide benefits for
46 mammographic examinations to any woman covered under the policy
47 which are at least equal to the following minimum requirements: [(1)]

48 (A) A baseline mammogram for any woman who is thirty-five to
49 thirty-nine years of age, inclusive; and [(2)] (B) a mammogram every
50 year for any woman who is forty years of age or older.

51 (2) Such policy shall provide additional benefits for (A)
52 comprehensive ultrasound screening, (B) magnetic resonance imaging,
53 and (C) additional mammograms in a policy year, of an entire breast or
54 breasts if a mammogram demonstrates heterogeneous or dense breast
55 tissue based on the Breast Imaging Reporting and Data System
56 established by the American College of Radiology or if a woman is
57 believed to be at increased risk for breast cancer due to family history
58 or prior personal history of breast cancer, positive genetic testing or
59 other indications as determined by a woman's physician or advanced
60 practice registered nurse.

61 (b) Benefits under this section shall be subject to any policy
62 provisions that apply to other services covered by such policy.

63 (c) On and after October 1, 2009, each mammography report
64 provided to a patient shall include information about breast density,
65 based on the Breast Imaging Reporting and Data System established
66 by the American College of Radiology. Where applicable, such report
67 shall include the following notice: "If your mammogram demonstrates
68 that you have dense breast tissue, which could hide small
69 abnormalities, you might benefit from supplementary screening tests,
70 which can include a breast ultrasound screening or a breast MRI
71 examination, or both, depending on your individual risk factors. A
72 report of your mammography results, which contains information
73 about your breast density, has been sent to your physician's office and
74 you should contact your physician if you have any questions or
75 concerns about this report."

This act shall take effect as follows and shall amend the following sections:		
Section 1	January 1, 2011	38a-503

Sec. 2	January 1, 2011	38a-530
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Statement of Purpose:

To require insurance coverage of breast MRIs and additional mammograms in a policy year if an annual mammogram demonstrates heterogeneous or dense breast tissue or if a woman is believed to be at increased risk for breast cancer due to family history or prior personal history of breast cancer, positive genetic testing or other indications as determined by a woman's physician or advanced practice registered nurse.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]