



General Assembly

January Session, 2011

Raised Bill No. 848

LCO No. 2314

02314_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT CONCERNING BREAST ULTRASOUND SCREENINGS.

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 Section 38a-503 of the general statutes is repealed and the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 January 1, 2012*):

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.

12 (b) Such policy shall:

13 [provide] (1) Provide additional benefits for comprehensive
14 ultrasound screening of an entire breast or breasts if a mammogram
15 demonstrates heterogeneous or dense breast tissue based on the Breast

16 Imaging Reporting and Data System established by the American
17 College of Radiology or if a woman is believed to be at increased risk
18 for breast cancer due to family history or prior personal history of
19 breast cancer, positive genetic testing or other indications as
20 determined by a woman's physician or advanced practice registered
21 nurse; and

22 (2) Not impose a coinsurance, copayment, deductible or other out-
23 of-pocket expense for such ultrasound screening, except that a high
24 deductible health plan, as that term is used in subsection (f) of section
25 38a-493, shall not be subject to this subdivision.

26 [(b) Benefits] (c) Except as specified under subdivision (2) of
27 subsection (b) of this section, benefits under this section shall be
28 subject to any policy provisions that apply to other services covered by
29 such policy.

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

43 Sec. 2. Section 38a-530 of the general statutes is repealed and the
44 following is substituted in lieu thereof (*Effective January 1, 2012*):

45 (a) Each group health insurance policy providing coverage of the
46 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-

47 469 delivered, issued for delivery, renewed, amended or continued in
48 this state [on or after October 1, 2001,] shall provide benefits for
49 mammographic examinations to any woman covered under the policy
50 which are at least equal to the following minimum requirements: (1) A
51 baseline mammogram for any woman who is thirty-five to thirty-nine
52 years of age, inclusive; and (2) a mammogram every year for any
53 woman who is forty years of age or older.

54 (b) Such policy shall:

55 [provide] (1) Provide additional benefits for comprehensive
56 ultrasound screening of an entire breast or breasts if a mammogram
57 demonstrates heterogeneous or dense breast tissue based on the Breast
58 Imaging Reporting and Data System established by the American
59 College of Radiology or if a woman is believed to be at increased risk
60 for breast cancer due to family history or prior personal history of
61 breast cancer, positive genetic testing or other indications as
62 determined by a woman's physician or advanced practice registered
63 nurse; and

64 (2) Not impose a coinsurance, copayment, deductible or other out-
65 of-pocket expense for such ultrasound screening, except that a high
66 deductible health plan, as that term is used in subsection (f) of section
67 38a-520, shall not be subject to this subdivision.

68 [(b) Benefits] (c) Except as specified under subdivision (2) of
69 subsection (b) of this section, benefits under this section shall be
70 subject to any policy provisions that apply to other services covered by
71 such policy.

72 [(c)] (d) On and after October 1, 2009, each mammography report
73 provided to a patient shall include information about breast density,
74 based on the Breast Imaging Reporting and Data System established
75 by the American College of Radiology. Where applicable, such report
76 shall include the following notice: "If your mammogram demonstrates
77 that you have dense breast tissue, which could hide small

78 abnormalities, you might benefit from supplementary screening tests,
79 which can include a breast ultrasound screening or a breast MRI
80 examination, or both, depending on your individual risk factors. A
81 report of your mammography results, which contains information
82 about your breast density, has been sent to your physician's office and
83 you should contact your physician if you have any questions or
84 concerns about this report."

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2012</i>	38a-503
Sec. 2	<i>January 1, 2012</i>	38a-530

Statement of Purpose:

To prohibit insurers from imposing a coinsurance, copayment, deductible or other out-of-pocket expense on an insured for breast ultrasound screening.

[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.]