

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 11-67—sSB 10

*Insurance and Real Estate Committee
Appropriations Committee*

**AN ACT CONCERNING INSURANCE COVERAGE FOR BREAST
MAGNETIC RESONANCE IMAGING AND PERMITTING DISTRICTS
TO JOIN MUNICIPALITIES AND BOARDS OF EDUCATION TO
PROCURE HEALTH CARE BENEFITS**

SUMMARY: This act requires certain health insurance policies to cover magnetic resonance imaging (MRI) of a woman's entire breast or breasts in specified circumstances.

The law permits two or more municipalities or local or regional boards of education, or any combination of these, to enter into a written agreement to act as a single entity to provide employee medical or health care benefits under specified conditions. The act extends this power to special taxing districts, allowing them to enter into such agreements with other districts, municipalities, and boards of education, or any combination of these entities. By law, "district" includes a fire, sewer, or fire and sewer district; lighting district; village, beach, or improvement association; and any other district or association, except a school district, wholly within a town and having the power to make appropriations or levy taxes.

EFFECTIVE DATE: October 1, 2011, except for the provisions requiring insurance coverage for breast MRI, which are effective January 1, 2012.

COVERAGE FOR BREAST MRI

The act requires certain health insurance policies to cover MRIs of a woman's entire breast or breasts if (1) a mammogram shows heterogeneous or dense breast tissue based on the American College of Radiology's Breast Imaging Reporting and Database System (BI-RADS) or (2) a woman is considered at an increased breast cancer risk because of family history, her own breast cancer history, positive genetic testing, or other indications determined by her physician or advanced-practice registered nurse. By law, policies must cover (1) breast ultrasounds under the same specified circumstances, (2) a baseline mammogram for a woman age 35 to 39, and (3) a yearly mammogram for a woman age 40 or older.

The act 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. It removes an erroneous reference to accident-only policies. (Due to the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.)

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BACKGROUND

Related Act

PA 11-171 requires certain health insurance policies to cover MRIs of a woman's breasts in accordance with guidelines established by the American Cancer Society or the American College of Radiology.

Related Law

State law limits the copayments for MRIs to \$75 for one and \$375 for all MRIs annually (CGS §§ 38a-511 and 38a-550). The limit does not apply (1) if the physician ordering the imaging service performs it or is in the same practice group as the physician who performs it and (2) to high deductible health plans designed to be compatible with federally qualified health savings accounts.

BI-RADS Categories

The American College of Radiology collaborated with the National Cancer Institute, the Centers for Disease Control and Prevention, the American Medical Association, and others to develop BI-RADS, which is used to standardize mammography reporting. There are two BI-RADS scales: one characterizes breast density and the other characterizes a radiologist's reading of what he or she sees on a mammogram.

OLR Tracking: JLK:JR:PF:ro