

OFFICE OF LEGISLATIVE RESEARCH  
PUBLIC ACT SUMMARY



PA 11-171—sSB 18

*Insurance and Real Estate Committee*

**AN ACT CONCERNING INSURANCE COVERAGE FOR BREAST  
MAGNETIC RESONANCE IMAGING AND EXTENDING THE  
NOTIFICATION PERIOD TO INSURERS FOLLOWING THE BIRTH OF  
A CHILD**

**SUMMARY:** This act requires certain health insurance policies to cover magnetic resonance imaging (MRI) of a woman's breasts in accordance with guidelines established by the American Cancer Society or the American College of Radiology. By law, policies must cover (1) breast ultrasounds under specified circumstances, (2) a baseline mammogram for a woman age 35 to 39, and (3) a yearly mammogram for a woman age 40 and older.

By law, policies that cover family members must cover injury and sickness, including care and treatment of congenital defects and birth abnormalities, for newborns from birth. The act extends, from 31 to 61 days after the birth, the time within which an insurer, HMO, or hospital or medical service corporation must be notified of the birth and paid any required premium or subscription fee. The act specifies that if such notification and payment is not received within 61 days (1) it does not prejudice claims originating during that period and (2) the newborn's coverage ends.

The act applies to individual and group health insurance policies delivered, issued, renewed, amended or continued in Connecticut 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 newborn coverage requirement also applies 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.

EFFECTIVE DATE: January 1, 2012

**BACKGROUND**

*Related Act*

PA 11-67 requires certain health insurance policies to cover magnetic resonance imaging (MRI) of a woman's entire breast or breasts in specified circumstances.

OLR Tracking: ND:JKL:PF:df