



General Assembly

February Session, 2012

Raised Bill No. 5486

LCO No. 2023

02023_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

**AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR
PRESCRIPTION DRUGS AND BREAST THERMOGRAPHY.**

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

1 Section 1. (NEW) (*Effective January 1, 2013*) Each insurer, fraternal
2 benefit society, hospital service corporation, medical service
3 corporation, health care center or other entity that delivers, issues for
4 delivery, renews, amends or continues in this state an individual or a
5 group health insurance policy that provides coverage for prescription
6 drugs shall limit an insured's annual out-of-pocket expenses for
7 prescription drugs, including specialty drugs, to not more than (1) one
8 thousand dollars annually per individual, and (2) two thousand
9 dollars annually per family. The provisions of this section shall not
10 apply to a high deductible plan, as that term is used in subsection (f) of
11 section 38a-493 of the general statutes. As used in this section,
12 "specialty drugs" means prescription drugs that require special
13 handling, administration or monitoring and are used to treat chronic
14 conditions.

15 Sec. 2. Section 38a-503 of the 2012 supplement to the general statutes
16 is repealed and the following is substituted in lieu thereof (*Effective*

17 *January 1, 2013*):

18 (a) (1) Each individual health insurance policy providing coverage
19 of the type specified in subdivisions (1), (2), (4), (10), (11) and (12) of
20 section 38a-469 delivered, issued for delivery, renewed, amended or
21 continued in this state shall provide benefits for mammographic
22 examinations to any woman covered under the policy which are at
23 least equal to the following minimum requirements: (A) A baseline
24 mammogram for any woman who is thirty-five to thirty-nine years of
25 age, inclusive; and (B) a mammogram every year for any woman who
26 is forty years of age or older.

27 (2) Such policy shall provide additional benefits for:

28 (A) Comprehensive ultrasound screening and [magnetic resonance
29 imaging] thermography, of an entire breast or breasts if a
30 mammogram demonstrates heterogeneous or dense breast tissue
31 based on the Breast Imaging Reporting and Data System established
32 by the American College of Radiology or if a woman is believed to be
33 at increased risk for breast cancer due to family history or prior
34 personal history of breast cancer, positive genetic testing or other
35 indications as determined by a woman's physician or advanced
36 practice registered nurse; and

37 (B) Magnetic resonance imaging of an entire breast or breasts in
38 accordance with guidelines established by the American Cancer
39 Society or the American College of Radiology.

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

42 (c) [On and after October 1, 2009, each] Each mammography report
43 provided to a patient shall include information about breast density,
44 based on the Breast Imaging Reporting and Data System established
45 by the American College of Radiology. Where applicable, such report
46 shall include the following notice: "If your mammogram demonstrates

47 that you have dense breast tissue, which could hide small
48 abnormalities, you might benefit from supplementary screening tests,
49 which can include a breast ultrasound screening, a breast
50 thermography or a breast MRI examination, or [both] all, depending
51 on your individual risk factors. A report of your mammography
52 results, which contains information about your breast density, has
53 been sent to your physician's office and you should contact your
54 physician if you have any questions or concerns about this report."

55 Sec. 3. Section 38a-530 of the 2012 supplement to the general statutes
56 is repealed and the following is substituted in lieu thereof (*Effective*
57 *January 1, 2013*):

58 (a) (1) Each group health insurance policy providing coverage of the
59 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
60 469 delivered, issued for delivery, renewed, amended or continued in
61 this state shall provide benefits for mammographic examinations to
62 any woman covered under the policy which are at least equal to the
63 following minimum requirements: (A) A baseline mammogram for
64 any woman who is thirty-five to thirty-nine years of age, inclusive; and
65 (B) a mammogram every year for any woman who is forty years of age
66 or older.

67 (2) Such policy shall provide additional benefits for:

68 (A) Comprehensive ultrasound screening and [magnetic resonance
69 imaging] thermography, of an entire breast or breasts if a
70 mammogram demonstrates heterogeneous or dense breast tissue
71 based on the Breast Imaging Reporting and Data System established
72 by the American College of Radiology or if a woman is believed to be
73 at increased risk for breast cancer due to family history or prior
74 personal history of breast cancer, positive genetic testing or other
75 indications as determined by a woman's physician or advanced
76 practice registered nurse; and

77 (B) Magnetic resonance imaging of an entire breast or breasts in

78 accordance with guidelines established by the American Cancer
79 Society or the American College of Radiology.

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

82 (c) [On and after October 1, 2009, each] Each mammography report
83 provided to a patient shall include information about breast density,
84 based on the Breast Imaging Reporting and Data System established
85 by the American College of Radiology. Where applicable, such report
86 shall include the following notice: "If your mammogram demonstrates
87 that you have dense breast tissue, which could hide small
88 abnormalities, you might benefit from supplementary screening tests,
89 which can include a breast ultrasound screening, a breast
90 thermography or a breast MRI examination, or [both] all, depending
91 on your individual risk factors. A report of your mammography
92 results, which contains information about your breast density, has
93 been sent to your physician's office and you should contact your
94 physician if you have any questions or concerns about this report."

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2013</i>	New section
Sec. 2	<i>January 1, 2013</i>	38a-503
Sec. 3	<i>January 1, 2013</i>	38a-530

Statement of Purpose:

To limit an insured's annual out-of-pocket expenses for prescription drugs and to require health insurance coverage for breast thermography.

[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.]