



General Assembly

February Session, 2012

Raised Bill No. 12

LCO No. 42

00042_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

***AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR
BREAST MAGNETIC RESONANCE IMAGING.***

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

1 Section 1. Section 38a-503 of the 2012 supplement to the general
2 statutes is repealed and the following is substituted in lieu thereof
3 (*Effective from passage*):

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

13 (2) Such policy shall provide additional benefits for [(A)
14 Comprehensive] comprehensive ultrasound screening and magnetic
15 resonance imaging of an entire breast or breasts if a mammogram

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

23 (B) Magnetic resonance imaging in accordance with guidelines
24 established by the American Cancer Society or the American College of
25 Radiology.]

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

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

41 Sec. 2. Section 38a-530 of the 2012 supplement to the general statutes
42 is repealed and the following is substituted in lieu thereof (*Effective*
43 *from passage*):

44 (a) (1) Each group health insurance policy providing coverage of the
45 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
46 469 delivered, issued for delivery, renewed, amended or continued in

47 this state shall provide benefits for mammographic examinations to
48 any woman covered under the policy which are at least equal to the
49 following minimum requirements: (A) A baseline mammogram for
50 any woman who is thirty-five to thirty-nine years of age, inclusive; and
51 (B) a mammogram every year for any woman who is forty years of age
52 or older.

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

63 (B) Magnetic resonance imaging in accordance with guidelines
64 established by the American Cancer Society or the American College of
65 Radiology.]

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

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

79 you should contact your physician if you have any questions or
80 concerns about this report."

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

Statement of Purpose:

To clarify the criteria for insurance coverage of breast magnetic resonance imaging.

[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.]