

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 12-150—sSB 97

*Insurance and Real Estate Committee
Appropriations Committee*

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

SUMMARY: This act removes a requirement that specified health insurance policies cover breast magnetic resonance imaging (MRI) under the same circumstances as breast ultrasound screening (i.e., when a woman has dense breast tissue or an increased risk of breast cancer). It also removes a requirement that the policies cover MRIs in all circumstances according to guidelines established by the American College of Radiology. It specifies that the policies must cover breast MRIs in accordance with American Cancer Society guidelines.

EFFECTIVE DATE: Upon passage

APPLICABILITY

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. They also apply to individual policies that cover limited benefit health coverage. (Due to the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.)

OLR Tracking: JKL:KM:JSL:eh