



General Assembly

January Session, 2013

**Raised Bill No. 811**

LCO No. 2515

\*02515\_\_\_\_\_INS\*

Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

**AN ACT CONCERNING HEALTH INSURANCE COVERAGE OF A  
SECOND MAMMOGRAM.**

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

1 Section 1. Subsection (a) of section 38a-503 of the general statutes is  
2 repealed and the following is substituted in lieu thereof (*Effective*  
3 *January 1, 2014*):

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 that are at least  
9 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:

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

22 (B) A second mammogram in a policy year of an entire breast or  
23 breasts if the first mammogram demonstrates heterogeneous or dense  
24 breast tissue based on the Breast Imaging Reporting and Data System  
25 established by the American College of Radiology and such second  
26 mammogram is ordered by a woman's physician; and

27 [(B)] (C) Magnetic resonance imaging of an entire breast or breasts  
28 in accordance with guidelines established by the American Cancer  
29 Society.

30 Sec. 2. Section (a) of section 38a-530 of the general statutes is  
31 repealed and the following is substituted in lieu thereof (*Effective*  
32 *January 1, 2014*):

33 (a) (1) Each group health insurance policy providing coverage of the  
34 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-  
35 469 delivered, issued for delivery, renewed, amended or continued in  
36 this state shall provide benefits for mammographic examinations to  
37 any woman covered under the policy that are at least equal to the  
38 following minimum requirements: (A) A baseline mammogram for  
39 any woman who is thirty-five to thirty-nine years of age, inclusive; and  
40 (B) a mammogram every year for any woman who is forty years of age  
41 or older.

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

43 (A) Comprehensive ultrasound screening of an entire breast or

44 breasts if a mammogram demonstrates heterogeneous or dense breast  
45 tissue based on the Breast Imaging Reporting and Data System  
46 established by the American College of Radiology or if a woman is  
47 believed to be at increased risk for breast cancer due to family history  
48 or prior personal history of breast cancer, positive genetic testing or  
49 other indications as determined by a woman's physician or advanced  
50 practice registered nurse;

51 (B) A second mammogram in a policy year of an entire breast or  
52 breasts if the first mammogram demonstrates heterogeneous or dense  
53 breast tissue based on the Breast Imaging Reporting and Data System  
54 established by the American College of Radiology and such second  
55 mammogram is ordered by a woman's physician; and

56 [(B)] (C) Magnetic resonance imaging of an entire breast or breasts  
57 in accordance with guidelines established by the American Cancer  
58 Society.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2014</i>	38a-503(a)
Sec. 2	<i>January 1, 2014</i>	38a-530(a)

**Statement of Purpose:**

To require health insurance policies to provide coverage of a second mammogram in a policy year if the first mammogram demonstrates heterogeneous or dense breast tissue and the woman's physician orders a second mammogram.

*[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.]*