

**Proposed Substitute  
Bill No. 158**

LCO No. 2807

**AN ACT CONCERNING COST-SHARING FOR MAMMOGRAMS AND  
BREAST ULTRASOUNDS.**

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

1 Section 1. Section 38a-503 of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective January 1, 2017*):

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

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

13 (A) Comprehensive ultrasound [screening] examinations of an  
14 entire breast or breasts if a mammogram demonstrates heterogeneous  
15 or dense breast tissue based on the Breast Imaging Reporting and Data  
16 System established by the American College of Radiology or if a  
17 woman is believed to be at increased risk for breast cancer due to

18 family history or prior personal history of breast cancer, positive  
19 genetic testing or other indications as determined by a woman's  
20 physician or advanced practice registered nurse; and

21 (B) Magnetic resonance imaging of an entire breast or breasts in  
22 accordance with guidelines established by the American Cancer  
23 Society.

24 [(b) Benefits under this section shall be subject to any policy  
25 provisions that apply to other services covered by such policy, except  
26 that no such policy shall impose a copayment that exceeds a maximum  
27 of twenty dollars for an ultrasound screening under subparagraph (A)  
28 of subdivision (2) of subsection (a) of this section.]

29 (b) No such policy shall impose:

30 (1) A copayment or deductible for a mammogram or a  
31 comprehensive ultrasound examination under subsection (a) of this  
32 section; or

33 (2) Any annual or lifetime limit on the dollar value of, or number of  
34 days or visits for, a mammogram or a comprehensive ultrasound  
35 examination under subsection (a) of this section.

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

49       Sec. 2. Section 38a-530 of the general statutes is repealed and the  
50 following is substituted in lieu thereof (*Effective January 1, 2017*):

51       (a) (1) Each group health insurance policy providing coverage of the  
52 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-  
53 469 delivered, issued for delivery, renewed, amended or continued in  
54 this state shall provide benefits for mammographic examinations to  
55 any woman covered under the policy that are at least equal to the  
56 following minimum requirements: (A) A baseline mammogram for  
57 any woman who is thirty-five to thirty-nine years of age, inclusive; and  
58 (B) a mammogram every year for any woman who is forty years of age  
59 or older.

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

61       (A) Comprehensive ultrasound [screening] examinations of an  
62 entire breast or breasts if a mammogram demonstrates heterogeneous  
63 or dense breast tissue based on the Breast Imaging Reporting and Data  
64 System established by the American College of Radiology or if a  
65 woman is believed to be at increased risk for breast cancer due to  
66 family history or prior personal history of breast cancer, positive  
67 genetic testing or other indications as determined by a woman's  
68 physician or advanced practice registered nurse; and

69       (B) Magnetic resonance imaging of an entire breast or breasts in  
70 accordance with guidelines established by the American Cancer  
71 Society.

72       [(b) Benefits under this section shall be subject to any policy  
73 provisions that apply to other services covered by such policy, except  
74 that no such policy shall impose a copayment that exceeds a maximum  
75 of twenty dollars for an ultrasound screening under subparagraph (A)  
76 of subdivision (2) of subsection (a) of this section.]

77       (b) No such policy shall impose:

78       (1) A copayment or deductible for a mammogram or a  
79 comprehensive ultrasound examination under subsection (a) of this

80 section; or

81 (2) Any annual or lifetime limit on the dollar value of, or number of  
82 days or visits for, a mammogram or a comprehensive ultrasound  
83 examination under subsection (a) of this section.

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

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2017</i>	38a-503
Sec. 2	<i>January 1, 2017</i>	38a-530