Insurance and Real Estate Committee
JOINT FAVORABLE REPORT

Bill No.: HB-5208

Title: AN ACT CONCERNING MAMMOGRAMS, BREAST ULTRASOUNDS AND MAGNETIC RESONANCE IMAGING OF BREASTS.

Vote Date: 3/15/2018

Vote Action: Joint Favorable Substitute

PH Date: 3/1/2018

File No.: 60

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SPONSORS OF BILL:

The Insurance and Real Estate Committee,

Rep. Christine Conley, 40th Dist.,
Sen. Gayle S. Slossberg, 14th Dist.,
Rep. Linda A. Orange, 48th Dist.,
Rep. Linda M. Gentile, 104th Dist.,
Rep. Joe de la Cruz, 41st Dist.,
Sen. Steve Cassano, 4th Dist.,
Rep. Roland J. Lemar, 96th Dist.,
Rep. Andrew M. Fleischmann, 18th Dist.,
Rep. Devin R. Carney, 23rd Dist.,
Rep. Michelle L. Cook, 65th Dist.,
Rep. Patricia A. Dillon, 92nd Dist.,
Rep. Dorinda Borer, 115th Dist.,
Rep. James M. Albis, 99th Dist.,
Rep. Themis Klarides, 114th Dist.,
Rep. Emmett D. Riley, 46th Dist.

REASONS FOR BILL:

According to the Centers for Disease Control and Prevention, Connecticut ranks amongst the highest states in incidence rates for breast cancer. Early detection of breast cancer is a crucial step to take in combatting this disease. Breast tomosynthesis is an advanced type of mammogram that takes a 3 dimensional image to improve early detection of breast cancer. Under current law, women's preventive services are covered at no cost share. This bill redefines the definition of mammogram and would require insurance companies to fully cover mammography and apply this screening test to subscribers' deductibles.

SUBSTITUTE LANGUAGE:

The substitute language redefines "mammogram" but does not further limit cost-sharing.

RESPONSE FROM ADMINISTRATION/AGENCY:

Rep. Joe Aresimowicz, Speaker of the House; shares support of this bill adding that these screenings are a newer type of breast cancer screening technology that provide a more detailed image and are known to reduce the rate of false positives.

Rep. Themis Klarides, 114th Dist., State Representative, Republican Leader; testified that early detection of breast cancer is the best step to take against this disease and this would ensure that women in Connecticut have affordable access to tomosynthesis screenings.

Sen. Len Fasano, 34th Dist., President Pro Tempore, Senate Republican; supports this bill stating that it ensures all forms of mammography are covered equally by insurance.

Rep. Dorinda Borer, 115th Dist., State Representative; points out that New York passed a law in 2017 which prohibits health insurers from charging deductibles for mammograms, ultrasounds, or MRIs as long as the insured person goes to an in-network provider and Connecticut should look at this as a model to ensure the well-being of CT residents.

Insurance Department, State of Connecticut; shared technical comments on this bill that the provision in this bill to prohibit co-pays and deductibles for all breast ultrasounds and MRIs will lead to higher health insurance costs statewide which could ultimately result in an increase in premium. The Department also states that seeking to change the Healthcare Common Procedure Coding System would cause state law to constantly be amended to reflect changes because those codes change periodically.

Kevin Lembo, Comptroller, State of Connecticut; shares support for this bill citing the Center for Disease Control and Prevention which reports that women are far more likely to utilize such preventive services when cost-sharing is eliminated.

Ted Doolittle, Healthcare Advocate, Office of the Healthcare Advocate; stated that this bill will eliminate financial barriers for women who might typically forgo this preventive screening test.

NATURE AND SOURCES OF SUPPORT:

Connecticut State Medical Society; testified that the language in this bill clarifies that coverage must be provided for certain Healthcare Common Procedure Coding System codes developed by the American Medical Association and recognizes that mammograms should be considered an essential health benefit and covered as a preventive procedure by insurers without any cost to the patient.

Danielle Morgan, MSN, CNS, Danielle Morgan, LLC; testified that mammograms should be included in basic coverage offered by health insurance policies and not applied to individuals' deductibles.

Thomas Farquhar, M.D., Radiological Society of Connecticut; stated that by including breast tomosynthesis in the definition of mammogram it will ensure a better detection of breast cancer.

Jill Maller-Kesselman, Resident, North Haven, CT; supports this bill as a breast cancer survivor stating that updating the definition of mammogram would ensure that women have a greater likelihood of survival if breast cancer is detected earlier on, however mentions that this bill does not go far enough to include eliminating costs for MRIs.

Pauline C. Palladino, Resident, Torrington, CT; testified that this bill would make vital improvements to current preventive screenings for breast cancer and its billing system.

NATURE AND SOURCES OF OPPOSITION:

John Blair, Connecticut Business and Industry Association; testified that redefining mammograms to now include the term breast tomosynthesis would make it a new mandated health benefit because it is not currently a mandated health benefit. There is concern that eliminating copayments and deductibles for certain breast ultrasounds would cause the costs to incur somewhere else, like employers and their employee's premiums.

Connecticut Conference of Municipalities; testified that this would create new mandated expansions of health insurance coverage causing an increase in insurance costs.

Connecticut Association of Health Plans; opposes the codification of specific codes, which will create compliance problems in the future and shares concern that prohibiting cost-sharing would result in increased premiums.

Reported by: Zoë Gluck　　　　　　　　**Date: 03/28/2018**