



# House of Representatives

General Assembly

**File No. 416**

January Session, 2019

Substitute House Bill No. 7124

*House of Representatives, April 4, 2019*

The Committee on Insurance and Real Estate reported through REP. SCANLON of the 98th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

***AN ACT CONCERNING REQUIRED HEALTH INSURANCE  
COVERAGE FOR MAMMOGRAMS AND BREAST ULTRASOUNDS.***

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

1 Section 1. Subsection (b) of section 38a-503 of the general statutes is  
2 repealed and the following is substituted in lieu thereof (*Effective*  
3 *January 1, 2020*):

4 (b) (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 mammograms to any  
8 woman covered under the policy that are at least equal to the  
9 following minimum requirements: (A) A baseline mammogram, which  
10 may be provided by breast tomosynthesis at the option of the woman  
11 covered under the policy, for any woman who is thirty-five to thirty-  
12 nine years of age, inclusive; and (B) a mammogram, which may be  
13 provided by breast tomosynthesis at the option of the woman covered

14 under the policy, every year for any woman who is forty years of age  
15 or older.

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

17 (A) Comprehensive ultrasound screening of an entire breast or  
18 breasts if: [a] (i) A mammogram demonstrates heterogeneous or dense  
19 breast tissue based on the Breast Imaging Reporting and Data System  
20 established by the American College of Radiology; [or if] (ii) a woman  
21 is believed to be at increased risk for breast cancer due to (I) family  
22 history or prior personal history of breast cancer, (II) positive genetic  
23 testing, or (III) other indications as determined by a woman's physician  
24 or advanced practice registered nurse; or (iii) such screening is  
25 recommended by a woman's treating physician for a woman who (I) is  
26 forty years of age or older, (II) has a family history or prior personal  
27 history of breast cancer, or (III) has a prior personal history of breast  
28 disease diagnosed through biopsy as benign; and

29 (B) Magnetic resonance imaging of an entire breast or breasts in  
30 accordance with guidelines established by the American Cancer  
31 Society.

32 Sec. 2. Subsection (b) of section 38a-530 of the general statutes is  
33 repealed and the following is substituted in lieu thereof (*Effective*  
34 *January 1, 2020*):

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

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

47 (A) Comprehensive ultrasound screening of an entire breast or  
 48 breasts if: [a] (i) A mammogram demonstrates heterogeneous or dense  
 49 breast tissue based on the Breast Imaging Reporting and Data System  
 50 established by the American College of Radiology; [or if] (ii) a woman  
 51 is believed to be at increased risk for breast cancer due to (I) family  
 52 history or prior personal history of breast cancer, (II) positive genetic  
 53 testing, or (III) other indications as determined by a woman's physician  
 54 or advanced practice registered nurse; or (iii) such screening is  
 55 recommended by a woman's treating physician for a woman who (I) is  
 56 forty years of age or older, (II) has a family history or prior personal  
 57 history of breast cancer, or (III) has a prior personal history of breast  
 58 disease diagnosed through biopsy as benign; and

59 (B) Magnetic resonance imaging of an entire breast or breasts in  
 60 accordance with guidelines established by the American Cancer  
 61 Society.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	January 1, 2020	38a-503(b)
Sec. 2	January 1, 2020	38a-530(b)

**INS**      *Joint Favorable Subst.*

*The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.*

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**OFA Fiscal Note****State Impact:** None**Municipal Impact:** None**Explanation**

The bill is not anticipated to result in a cost to the state employee or retiree health plan or fully insured municipal plans as it is not anticipated to change coverage provided in accordance with current law. Pursuant to federal law self-insured plans are exempt from state health insurance mandates.

**The Out Years****State Impact:** None**Municipal Impact:** None

**OLR Bill Analysis****sHB 7124*****AN ACT CONCERNING REQUIRED HEALTH INSURANCE COVERAGE FOR MAMMOGRAMS AND BREAST ULTRASOUNDS.*****SUMMARY**

This bill expands coverage for ultrasound screenings under certain health insurance policies to include any woman whose physician recommends one and who is (1) age 40 and older, (2) has a family history or prior personal history of breast cancer, or (3) has a prior personal history of benign breast disease. Under current law, these policies must cover ultrasounds for women with dense breast tissue, family or personal history of breast cancer, positive genetic testing, or other high risk indications.

The bill applies to each insurer, hospital or medical service corporation, HMO, or fraternal benefit society that delivers, issues, renews, amends, or continues in Connecticut (1) individual or group health insurance policies that cover (a) basic hospital expenses; (b) basic medical-surgical expenses; (c) major medical expenses; or (d) hospital or medical services, including those provided under an HMO plan, and (2) individual health insurance policies that provide limited benefit health coverage.

EFFECTIVE DATE: January 1, 2020

**BACKGROUND*****Related Bill***

sSB 838, favorably reported by the Insurance and Real Estate Committee, similarly expands ultrasound coverage.

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 20 Nay 0 (03/19/2019)