

Insurance and Real Estate Committee

JOINT FAVORABLE REPORT

Bill No.: SB-838

AN ACT CONCERNING REQUIRED HEALTH INSURANCE COVERAGE AND
Title: COST-SHARING FOR MAMMOGRAMS AND BREAST ULTRASOUNDS.

Vote Date: 3/19/2019

Vote Action: Joint Favorable Substitute

PH Date: 2/21/2019

File No.:

***Disclaimer:** The following JOINT FAVORABLE Report is prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and does not represent the intent of the General Assembly or either chamber thereof for any purpose.*

SPONSORS OF BILL:

Insurance and Real Estate Committee

REASONS FOR BILL:

The bill eliminates cost-sharing costs imposed by some high deductible healthcare plans and medical savings accounts for certain mammograms and breast ultrasounds. The bill also adds additional specific circumstances that, when coupled with the treating physician's recommendation, would require coverage by health plans.

SUBSTITUTE LANGUAGE:

The substitute language removed provisions to lower the age at which baseline, annual screenings, and possible further testing are covered by existing law, leaving current parameters in place.

RESPONSE FROM ADMINISTRATION/AGENCY:

[Steven Hernandez, executive director of the Connecticut Commission on Women, Children, & Seniors](#) supported the bill's aspects that expanded coverage and off set costs for the consumers encouraging better outcomes.

NATURE AND SOURCES OF SUPPORT:

[Senator Kevin Witkos, 8th District](#), supported the bill's provisions that helped to ensure that women had access to proper and timely screening and treatment.

[Representative Maria Horn, 64th Assembly District](#), supported the bills focus on the use of ultrasounds for preventative use.

[Representative Michelle Cook, 65th Assembly District](#), favored the expanding of the pool of women who qualified for required coverage.

[Representative Stephanie Cummings, 74th Assembly District](#), supported the bill for expanding access to early screening.

[Sandy Cassanelli](#) urged the Committee to support the bill, relating her own experiences and how they would have been impacted by this kind of legislation.

[The Connecticut State Medical Society](#) supported bill as part of their commitment to early detection and physician driven treatment that reflects the latest and best practices.

[Jan Kritzman](#) encouraged the Committee to adopt even broader provisions and through her own experiences, praised the increased awareness of the difficulties associated with dense breast tissue diagnosis.

[Susan Yolen of Planned Parenthood New England](#), supported the bill's recognition of genetic factors that impact risk factors and the importance of coverage for routine and preventative screenings.

NATURE AND SOURCES OF OPPOSITION:

[The Connecticut Conference of Municipalities](#) opposed the bill as an unfunded mandate on municipalities, adding expense to employee and retiree healthcare plans.

[Michelle Rakebrand from the Connecticut Business and Industry Association](#) opposed the bill in the absence of a cost analysis of the impact of these additions to the cost of healthcare offered by employers to their employees.

[The Connecticut Association of Health Care Plans](#) opposed the bill, pointing out that current Connecticut healthcare mandated requirements go well beyond what is required under the Affordable Care Act. They quoted the CT Insurance Department from 2018 outlining their objections to similar legislation.

Reported by: Elizabeth Gillette

Date: March 27, 2019