



General Assembly

January Session, 2019

**Raised Bill No. 7124**

LCO No. 4014



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

**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2 repealed and the following is substituted in lieu thereof (*Effective*  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] thirty years of age [, inclusive] or older; and (B) if recommended  
13 by such woman's treating physician, a mammogram, which may be  
14 provided by breast tomosynthesis at the option of the woman covered  
15 under the policy, every year for any woman who (i) is [forty] thirty

16 years of age or older, (ii) has a family history or prior personal history  
17 of breast cancer, or (iii) has a prior personal history of breast disease  
18 diagnosed through biopsy as benign.

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

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

32 (B) Magnetic resonance imaging of an entire breast or breasts in  
33 accordance with guidelines established by the American Cancer  
34 Society.

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36 repealed and the following is substituted in lieu thereof (*Effective*  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

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

48 provided by breast tomosynthesis at the option of the woman covered  
 49 under the policy, every year for any woman who (i) is [forty] thirty  
 50 years of age or older, (ii) has a family history or prior personal history  
 51 of breast cancer, or (iii) has a prior personal history of breast disease  
 52 diagnosed through biopsy as benign.

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

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

66 (B) Magnetic resonance imaging of an entire breast or breasts in  
 67 accordance with guidelines established by the American Cancer  
 68 Society.

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

**Statement of Purpose:**

To require health insurance coverage for (1) a baseline mammogram for any woman who is thirty years of age or older, (2) an annual mammogram for any woman who receives a recommendation from such woman's treating physician and (A) is thirty years of age or older, (B) has a family history or prior personal history of breast cancer, or (C) has a prior personal history of breast disease diagnosed through

biopsy as benign, and (3) comprehensive breast ultrasound screening for any woman who receives a recommendation from such woman's treating physician and (A) is thirty years of age or older, (B) has a family history or prior personal history of breast cancer, or (C) has a prior personal history of breast disease diagnosed through biopsy as benign.

*[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.]*