

131st MAINE LEGISLATURE

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Legislative Document

No. 1836

H.P. 1168

House of Representatives, April 27, 2023

An Act Regarding Insurance Coverage for Diagnostic and Supplemental Breast Examinations

Reference to the Committee on Health Coverage, Insurance and Financial Services suggested and ordered printed.

R(+ B. Hunt

ROBERT B. HUNT Clerk

Presented by Representative MATHIESON of Kittery. Cosponsored by Representative GRAMLICH of Old Orchard Beach, Senator MOORE of Washington, Senator BRENNER of Cumberland and Representatives: JAVNER of Chester, MASTRACCIO of Sanford, MATLACK of St. George, MEYER of Eliot, PERRY of Calais, PRINGLE of Windham, SUPICA of Bangor.

1	Be it enacted by the People of the State of Maine as follows:
2 3	Sec. 1. 24-A MRSA §2745-A, as amended by PL 2007, c. 153, §1 and affected by §5, is further amended by amending the section headnote to read:
4 5	§2745-A. Screening Coverage for screening mammograms and diagnostic and supplemental breast examinations
6 7	Sec. 2. 24-A MRSA §2745-A, sub-§1, as amended by PL 2007, c. 153, §1 and affected by §5, is repealed.
8	Sec. 3. 24-A MRSA §2745-A, sub-§1-A is enacted to read:
9 10	<u>1-A.</u> Definitions. For the purposes of this section, unless the context otherwise indicates, the following terms have the following meanings.
11 12 13	A. "Cost-sharing requirements" means a deductible, coinsurance, copayment or out-of- pocket expense and any maximum limitation on the deductible, coinsurance, copayment or other out-of-pocket expense.
14 15 16	B. "Diagnostic breast examination" means a medically necessary examination of the breast, including an examination using diagnostic mammography, magnetic resonance imaging or ultrasound, that is:
17 18	(1) Used to evaluate an abnormality seen on or suspected from a screening mammogram; or
19	(2) Used to evaluate an abnormality detected by another means of examination.
20 21 22 23 24	C. "Screening mammogram" means a radiologic procedure that is provided to an asymptomatic individual for the purpose of early detection of breast cancer and that consists of 2 radiographic views per breast. A screening mammogram also includes an additional radiologic procedure recommended by a provider when the results of an initial radiologic procedure are not definitive.
25 26 27 28 29	D. "Supplemental breast examination" means a medical examination of the breast, including an examination using diagnostic mammography, magnetic resonance imaging or ultrasound, to screen for breast cancer when there is no abnormality seen or suspected, but, based on personal or family medical history or other additional factors, the individual has an increased risk of breast cancer.
30	Sec. 4. 24-A MRSA §2745-A, sub-§2-A is enacted to read:
31 32 33 34	2-A. No cost-sharing requirements. An individual insurance policy may not impose any cost-sharing requirements on a screening mammogram, diagnostic breast examination or supplemental breast examination performed by a provider in accordance with this section.
35 36	Sec. 5. 24-A MRSA §2837-A, as amended by PL 2007, c. 153, §2 and affected by §5, is further amended by amending the section headnote to read:
37 38	§2837-A. Screening Coverage for screening mammograms and diagnostic and supplemental breast examinations
39 40	Sec. 6. 24-A MRSA §2837-A, sub-§1, as amended by PL 2007, c. 153, §2 and affected by §5, is repealed.

1	Sec. 7. 24-A MRSA §2837-A, sub-§1-A is enacted to read:
2 3	1-A. Definitions. For the purposes of this section, unless the context otherwise indicates, the following terms have the following meanings.
4 5 6	<u>A. "Cost-sharing requirements" means a deductible, coinsurance, copayment or out-of-pocket expense and any maximum limitation on the deductible, coinsurance, copayment or other out-of-pocket expense.</u>
7 8 9	B. "Diagnostic breast examination" means a medically necessary examination of the breast, including an examination using diagnostic mammography, magnetic resonance imaging or ultrasound, that is:
10 11	(1) Used to evaluate an abnormality seen on or suspected from a screening mammogram; or
12	(2) Used to evaluate an abnormality detected by another means of examination.
13 14 15 16 17	C. "Screening mammogram" means a radiologic procedure that is provided to an asymptomatic individual for the purpose of early detection of breast cancer and that consists of 2 radiographic views per breast. A screening mammogram also includes an additional radiologic procedure recommended by a provider when the results of an initial radiologic procedure are not definitive.
18 19 20 21 22	D. "Supplemental breast examination" means a medical examination of the breast, including an examination using diagnostic mammography, magnetic resonance imaging or ultrasound, to screen for breast cancer when there is no abnormality seen or suspected, but, based on personal or family medical history or other additional factors, the individual has an increased risk of breast cancer.
23	Sec. 8. 24-A MRSA §2837-A, sub-§2-A is enacted to read:
24 25 26	2-A. No cost-sharing requirements. A group insurance policy may not impose any cost-sharing requirements on a screening mammogram, diagnostic breast examination or supplemental breast examination performed by a provider in accordance with this section.
27 28	Sec. 9. 24-A MRSA §4237-A, as amended by PL 2007, c. 153, §3 and affected by §5, is further amended by amending the section headnote to read:
29 30	§4237-A. Screening <u>Coverage for screening</u> mammograms <u>and diagnostic and</u> <u>supplemental breast examinations</u>
31 32	Sec. 10. 24-A MRSA §4237-A, sub-§1, as amended by PL 2007, c. 153, §3 and affected by §5, is repealed.
33	Sec. 11. 24-A MRSA §4237-A, sub-§1-A is enacted to read:
34 35	1-A. Definitions. For the purposes of this section, unless the context otherwise indicates, the following terms have the following meanings.
36 37 38	<u>A. "Cost-sharing requirements" means a deductible, coinsurance, copayment or out-of-pocket expense and any maximum limitation on the deductible, coinsurance, copayment or other out-of-pocket expense.</u>
39 40 41	B. "Diagnostic breast examination" means a medically necessary examination of the breast, including an examination using diagnostic mammography, magnetic resonance imaging or ultrasound, that is:

1 2	(1) Used to evaluate an abnormality seen on or suspected from a screening mammogram; or
3	(2) Used to evaluate an abnormality detected by another means of examination.
4 5 6 7 8	C. "Screening mammogram" means a radiologic procedure that is provided to an asymptomatic individual for the purpose of early detection of breast cancer and that consists of 2 radiographic views per breast. A screening mammogram also includes an additional radiologic procedure recommended by a provider when the results of an initial radiologic procedure are not definitive.
9 10 11 12 13	D. "Supplemental breast examination" means a medical examination of the breast, including an examination using diagnostic mammography, magnetic resonance imaging or ultrasound, to screen for breast cancer when there is no abnormality seen or suspected, but, based on personal or family medical history or other additional factors, the individual has an increased risk of breast cancer.
14	Sec. 12. 24-A MRSA §4237-A, sub-§2-A is enacted to read:
15 16 17 18	2-A. No cost-sharing requirements. All individual and group coverage subject to this chapter may not impose any cost-sharing requirements on a screening mammogram, diagnostic breast examination or supplemental breast examination performed by a provider in accordance with this section.
19 20 21 22	Sec. 13. Application. The requirements of this Act apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2024. For purposes of this Act, all policies, contracts and certificates are deemed to be renewed no later than the next yearly anniversary of the contract date.
23	SUMMARY
24 25 26 27	This bill provides that individual and group health insurance policies may not impose any cost-sharing requirements on a medically necessary diagnostic breast examination or supplemental breast examination performed by a health care provider. The requirements apply to insurance policies beginning on January 1, 2024.