
By Ms. Wilkerson, a petition (accompanied by bill, Senate, No. 928) of Dianne Wilkerson, Cheryl A. Jacques, Harriette L. Chandler, Charles E. Shannon and other members of the General Court for legislation relative to insurance coverage for mammograms. Insurance.

The Commonwealth of Massachusetts

In the Year Two Thousand and Three.

AN ACT RELATING TO INSURANCE COVERAGE FOR MAMMOGRAMS.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Chapter 32A of the General Laws is hereby
2 amended by inserting after section 17G, as inserted by section 1
3 of chapter 81 of the acts of 2000, the following section:—
4 Section 17H. The commission shall provide to any active or
5 retired employee of the commonwealth who is insured under the
6 group insurance commission coverage and benefits for expenses
7 incurred for cytological screening and mammographic examina-
8 tion. Such benefits shall be at least equal to the following min-
9 imum requirements: (a) in the case of benefits for cytologic
10 screening, such benefits shall provide for an annual cytologic
11 screening for women 18 years of age and older; and (b) in the case
12 of benefits for mammographic examination, such benefits shall
13 provide for a clinical breast exam every three years for women
14 aged 20 through 40 and for a mammogram on an annual basis for
15 women 40 years of age and older. To encourage breast cancer
16 screenings, such active or retired employees shall not be required
17 to meet burdensome conditions to secure such mammogram exam-
18 ination benefits and shall not be required to pay either higher
19 deductibles or coinsurance contributions in order to obtain a mam-
20 mographic examination if an insurer has already provided other
21 covered benefits related to breast cancer screenings. No deductible
22 or coinsurance amount shall be established to discourage breast
23 cancer screenings, including mammographic examinations.

1 SECTION 2. Section 47G of chapter 175 of the General Laws,
2 as appearing in the 2000 Official Edition, is hereby amended by
3 adding the following two sentences:— To encourage breast cancer
4 screenings, such policyholders and their health care providers
5 shall not be required to meet burdensome conditions to secure
6 such mammogram examination benefits and shall not be required
7 to pay either higher deductibles or coinsurance contributions in
8 order to obtain a mammographic examination if an insurer has
9 already provided other covered benefits related to breast cancer
10 screenings. No deductible or coinsurance amount shall be estab-
11 lished to discourage breast cancer screenings, including mammo-
12 graphic examinations.

1 SECTION 3. Section 8J of chapter 176A of the General Laws,
2 as so appearing, is hereby amended by adding the following two
3 sentences:— To encourage breast cancer screenings, such sub-
4 scribers and members and their health care providers shall not be
5 required to meet burdensome conditions to secure such mammo-
6 gram examination benefits and shall not be required to pay either
7 higher deductibles or coinsurance contributions in order to obtain
8 a mammographic examination if a non-profit hospital service cor-
9 poration has already provided other covered benefits related to
10 breast cancer screenings. No deductible or coinsurance amount
11 shall be established to discourage breast cancer screenings,
12 including mammographic examinations.

1 SECTION 4. Section 4I of chapter 176B of the General Laws,
2 as so appearing, is hereby amended by adding the following two
3 sentences:— To encourage breast cancer screenings, such sub-
4 scribers or members and their health care providers shall not be
5 required to meet burdensome conditions to secure such mammo-
6 gram examination benefits and shall not be required to pay either
7 higher deductibles or coinsurance contributions in order to obtain
8 a mammographic examination if a medical service corporation has
9 already provided other covered benefits related to breast cancer
10 screenings. No deductible or coinsurance amount shall be estab-
11 lished to discourage breast cancer screenings, including mammo-
12 graphic examinations.

1 SECTION 5. Section 4 of chapter 176G of the General Laws,
2 as so appearing, is hereby amended by inserting after the fifth sen-
3 tence the following two sentences:— To encourage breast cancer
4 screenings, members and their health care providers shall not be
5 required to meet burdensome conditions to secure such mammo-
6 gram examination benefits and shall not be required to pay either
7 higher deductibles or coinsurance contributions in order to obtain
8 a mammographic examination if a health maintenance organiza-
9 tion has already provided other covered benefits related to breast
10 cancer screenings. No deductible or coinsurance amount shall be
11 established to discourage breast cancer screenings, including
12 mammographic examinations.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy auditing of the accounts. The second part of the document provides a detailed breakdown of the monthly expenses, categorized into various groups such as salaries, utilities, and office supplies. Each category is further subdivided into specific items, with corresponding amounts listed. The final part of the document summarizes the total monthly expenditure and compares it to the budgeted amount, highlighting any variances and the reasons behind them.

Category	Sub-Category	Amount
Personnel	Salaries	12000
	Wages	8000
	Benefits	3000
	Travel	1500
	Training	1000
	Consulting	2000
	Professional Fees	1500
	Legal	1000
	Accounting	1000
	Insurance	1000
Operational	Utilities	2000
	Rent	5000
	Office Supplies	1000
	Printing	500
	Postage	500
	Travel	1000
	Transportation	1000
	Communication	1000
	Security	1000
	Maintenance	1000
Financial	Interest	1000
	Dividends	1000
	Capital Gains	1000
	Losses	1000
	Provisions	1000
	Reserves	1000
	Debt Service	1000
	Equity	1000
	Retirement	1000
	Other	1000
Total		100000