SENATE . . . . . No. 928

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:

SECTION 1. Chapter 32A of the General Laws is hereby amended by inserting after section 17G, as inserted by section 1 of chapter 81 of the acts of 2000, the following section:—

Section 17H. The commission shall provide to any active or retired employee of the commonwealth who is insured under the group insurance commission coverage and benefits for expenses incurred for cytological screening and mammographic examination. Such benefits shall be at least equal to the following minimum requirements: (a) in the case of benefits for cytologic screening, such benefits shall provide for an annual cytologic screening for women 18 years of age and older; and (b) in the case of benefits for mammographic examination, such benefits shall provide for a clinical breast exam every three years for women aged 20 through 40 and for a mammogram on an annual basis for women 40 years of age and older. To encourage breast cancer screenings, such active or retired employees shall not be required to meet burdensome conditions to secure such mammogram examination benefits and shall not be required to pay either higher deductibles or coinsurance contributions in order to obtain a mammographic examination if an insurer has already provided other covered benefits related to breast cancer screenings. No deductible or coinsurance amount shall be established to discourage breast cancer screenings, including mammographic examinations.

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

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

SECTION 4. Section 4I of chapter 176B of the General Laws, as so appearing, is hereby amended by adding the following two sentences:— To encourage breast cancer screenings, such subscribers or members and their health care providers shall not be required to meet burdensome conditions to secure such mammogram examination benefits and shall not be required to pay either higher deductibles or coinsurance contributions in order to obtain a mammographic examination if a medical service corporation has already provided other covered benefits related to breast cancer screenings. No deductible or coinsurance amount shall be established to discourage breast cancer screenings, including mammographic 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.