



# HOUSE COMMITTEE ON APPROPRIATIONS

## FISCAL NOTE

SENATE BILL NO. 8

PRINTER'S NO. 290

PRIME SPONSOR: K. Ward

### COST / (SAVINGS)

| FUND         | FY 2022/23 | FY 2023/24        |
|--------------|------------|-------------------|
| General Fund | \$0        | See Fiscal Impact |

### SUMMARY:

Senate Bill 8, Printer's Number 290 would require health insurance to cover BRCA-related breast cancer genetic counseling and testing without cost sharing. The bill eliminates cost-sharing for one supplemental breast screening every year for women with increased breast cancer risk factors.

### ANALYSIS:

The bill amends the Insurance Company Law of 1921 to make changes to the minimum coverage for breast imaging. Health insurers would be required to cover all costs associated with one supplemental breast screening each year without co-pay, coinsurance or deductible for women who have certain enhanced risk factors for breast cancer.

The bill requires health insurance policies to provide coverage for BCRA-related genetic counselling and, if indicated after counselling, genetic testing for the BRCA1 and BRCA2 genes for individuals assessed to be at increased risk. Policies must cover all costs, without copay, coinsurance, or deductible.

The legislation would take effect in 60 days and would apply to individual and small group policies when a form or rate is filed after the effective date. For large group policies, it would apply to policies issued or renewed 180 days after the effective date.

### FISCAL IMPACT:

The legislation is not expected to have any adverse costs to the commonwealth under current application of federal law. Under the Affordable Care Act, insurance policies that are offered on the health care exchange must cover a set of essential health benefits. States can require a qualified health plan on the exchange to offer benefits in addition to the essential health benefits. However, states can also be required to assume the cost of these mandates. Currently, these provisions have not been enforced. If the federal government enforced the requirement, the commonwealth may incur additional costs from the mandate contained within this legislation.

**PREPARED BY:** Eric Dice

House Appropriations Committee (D)

**DATE:** April 25, 2023

*Estimates are calculated using the best information available. Actual costs and revenue impact incurred may vary from estimates.*