

2018 -- H 7320

LC003511

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2018

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Fogarty, Amore, Carson, Kazarian, and Bennett

Date Introduced: January 26, 2018

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 27-18-41 of the General Laws in Chapter 27-18 entitled "Accident
2 and Sickness Insurance Policies" is hereby amended to read as follows:

3 **27-18-41. Mammograms and pap smears -- Coverage mandated.**

4 (a) (1) Every individual or group hospital or medical expense insurance policy or
5 individual or group hospital or medical services plan contract delivered, issued for delivery, or
6 renewed in this state shall provide coverage for mammograms and pap smears, in accordance
7 with guidelines established by the American Cancer Society.

8 (2) Notwithstanding the provisions of this chapter, every individual or group hospital or
9 medical insurance policy or individual or group hospital or medical services plan contract
10 delivered, issued for delivery, or renewed in this state shall pay [the costs of breast ultrasound](#)
11 [screening and/or a breast MRI exam for any person who has received notice pursuant to § 23-](#)
12 [12.9-2 of the existence of dense breast tissue](#), for two (2) screening mammograms per year when
13 recommended by a physician for women who have been treated for breast cancer within the last
14 five (5) years or are at high risk of developing breast cancer due to genetic predisposition (BRCA
15 gene mutation or multiple first degree relatives) or high risk lesion on prior biopsy (lobular
16 carcinoma in situ) or atypical ductal hyperplasia.

17 (b) This section shall not apply to insurance coverage providing benefits for: (1) hospital
18 confinement indemnity; (2) disability income; (3) accident only; (4) long term care; (5) Medicare
19 supplement; (6) limited benefit health; (7) specified disease indemnity; (8) sickness or bodily

1 injury or death by accident or both; and (9) other limited benefit policies.

2 SECTION 2. Section 27-19-20 of the General Laws in Chapter 27-19 entitled "Nonprofit
3 Hospital Service Corporations" is hereby amended to read as follows:

4 **27-19-20. Mammograms and pap smears -- Coverage mandated.**

5 (a) Subscribers to any nonprofit hospital service plan shall be afforded coverage under
6 the plan for mammograms and pap smears, in accordance with guidelines established by the
7 American Cancer Society.

8 (b) Notwithstanding the provisions of this chapter, subscribers to any nonprofit hospital
9 service plan shall be afforded coverage [the costs of breast ultrasound screening and/or a breast](#)
10 [MRI exam for any person who has received notice pursuant to § 23-12.9-2 of the existence of](#)
11 [dense breast tissue](#), for two (2) screening mammograms per year when recommended by a
12 physician for women who have been treated for breast cancer within the last five (5) years or who
13 are at high risk of developing breast cancer due to genetic predisposition (BRCA gene mutation
14 or multiple first degree relatives) or high risk lesion on prior biopsy (lobular carcinoma in situ) or
15 atypical ductal hyperplasia.

16 SECTION 3. Section 27-20-17 of the General Laws in Chapter 27-20 entitled "Nonprofit
17 Medical Service Corporations" is hereby amended to read as follows:

18 **27-20-17. Mammograms and pap smears -- Coverage mandated.**

19 (a) Subscribers to any nonprofit medical service plan shall be afforded coverage under
20 the plan for mammograms and pap smears, in accordance with guidelines established by the
21 American Cancer Society.

22 (b) Notwithstanding the provisions of this chapter, subscribers to any nonprofit medical
23 service plan shall be afforded coverage [the costs of breast ultrasound screening and/or a breast](#)
24 [MRI exam for any person who has received notice pursuant to § 23-12.9-2 of the existence of](#)
25 [dense breast tissue](#), for two (2) paid screening mammograms per year when recommended by a
26 physician for women who have been treated for breast cancer within the last five (5) years or who
27 are at high risk of developing breast cancer due to genetic predisposition (BRCA gene mutation
28 or multiple first degree relatives) or high risk lesion on prior biopsy (lobular carcinoma in situ) or
29 atypical ductal hyperplasia.

30 SECTION 4. Section 27-41-30 of the General Laws in Chapter 27-41 entitled "Health
31 Maintenance Organizations" is hereby amended to read as follows:

32 **27-41-30. Mammograms and pap smears -- Coverage mandated.**

33 (a) Subscribers to any health maintenance organization plan shall be afforded coverage
34 under that plan for mammograms and pap smears, in accordance with guidelines established by

1 the American Cancer Society.

2 (b) Notwithstanding the provisions of this chapter, subscribers to any health maintenance
3 organization plan shall be afforded coverage [the costs of breast ultrasound screening and/or a](#)
4 [breast MRI exam for any person who has received notice pursuant to § 23-12.9-2 of the existence](#)
5 [of dense breast tissue](#), for two (2) paid screening mammograms per year when recommended by a
6 physician for women who have been treated for breast cancer within the last five (5) years or who
7 are at high risk of developing breast cancer due to genetic predisposition (BRCA gene mutation
8 or multiple first degree relatives) or high risk lesion on prior biopsy (lobular carcinoma in situ) or
9 atypical ductal hyperplasia.

10 SECTION 5. This act shall take effect upon passage.

=====
LC003511
=====

EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

1 This act would require insurance carriers, nonprofit hospital service plans, nonprofit
2 medical service corporations and health maintenance organizations to cover the costs of breast
3 ultrasounds and/or MRI breast exams for any person receiving notice of dense breast tissue
4 pursuant to § 23-12.9-2.

5 This act would take effect upon passage.

=====
LC003511
=====