

2024 South Dakota Legislature

House Bill 1122

Introduced by: Representative Healy

An Act to prohibit cost sharing in certain health insurance policies for diagnostic and supplemental breast imaging examinations.

- 3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF SOUTH DAKOTA:
- 4 Section 1. That chapter 58-17 be amended with a NEW SECTION:

5 A health insurance policy may not impose any cost-sharing requirements with 6 respect to screening, diagnostic breast examinations, and supplemental breast 7 examinations furnished to an individual enrolled under the policy. 8 Terms used in this section mean: 9 (1) "Cost-sharing requirement," a deductible, coinsurance, copayment, or similar out-10 of-pocket expense; "Diagnostic breast examination," a medically necessary and appropriate 11 (2) 12 examination of the breast, in accordance with National Comprehensive Cancer 13 Network Guidelines, including diagnostic mammography, contrast-enhanced mammography, breast magnetic resonance imaging, or breast ultrasound, that is: 14 15 Used to evaluate an abnormality seen or suspected from a screening 16 examination for breast cancer; or Used to evaluate an abnormality detected by another means of 17 (b) examination; and 18 "Supplemental breast examination," a medically necessary and appropriate 19 (3) 20 examination of the breast, in accordance with National Comprehensive Cancer 21 Network Guidelines, including diagnostic mammography, contrast-enhanced 22 mammography, breast magnetic resonance imaging, or breast ultrasound, that is: 23 (a) Used to screen for breast cancer when there is no abnormality seen or 24 suspected; and 25 (b) Based on personal or family medical history, or additional factors that may 26 increase the individual's risk of breast cancer.

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Section 2. That chapter 58-18 be amended with a NEW SECTION:

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	A group health insurance policy may not impose any cost-sharing requirements
with i	respect to screening, diagnostic breast examinations, and supplemental breast
<u>exami</u>	nations furnished to an individual enrolled under the policy.
	Terms used in this section mean:
(1)	"Cost-sharing requirement," a deductible, coinsurance, copayment, or similar out-
	of-pocket expense;
<u>(2)</u>	"Diagnostic breast examination," a medically necessary and appropriate
	examination of the breast, in accordance with National Comprehensive Cancer
	Network Guidelines, including diagnostic mammography, contrast-enhanced
	mammography, breast magnetic resonance imaging, or breast ultrasound, that is:
	(a) Used to evaluate an abnormality seen or suspected from a screening
	examination for breast cancer; or
	(b) Used to evaluate an abnormality detected by another means of
	examination; and
<u>(3)</u>	"Supplemental breast examination," a medically necessary and appropriate
	examination of the breast, in accordance with National Comprehensive Cancer
	Network Guidelines, including diagnostic mammography, contrast-enhanced
	mammography, breast magnetic resonance imaging, or breast ultrasound, that is:
	(a) Used to screen for breast cancer when there is no abnormality seen or
	suspected; and
	(b) Based on personal or family medical history, or additional factors that may
<u>increa</u>	se the individual's risk of breast cancer.
	(1) (2)