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H.725

Introduced by Representatives Ode of Burlington and Houghton of Essex

Referred to Committee on

Date:

Subject: Health; health insurance; mammography; magnetic resonance  
imaging

Statement of purpose of bill as introduced: This bill proposes to require health  
insurance coverage for breast cancer screening using magnetic resonance  
imaging (MRI) for patients at high risk for developing breast cancer.

An act relating to insurance coverage for breast cancer screening using  
magnetic resonance imaging

It is hereby enacted by the General Assembly of the State of Vermont:

Sec. 1. 8 V.S.A. § 4100a is amended to read:

§ 4100a. MAMMOGRAMS; COVERAGE REQUIRED

(a) Insurers shall provide coverage for screening by mammography for the  
presence of breast cancer. In addition, insurers shall provide coverage for  
screening by ultrasound for a patient for whom the results of a screening  
mammogram were inconclusive or who has dense breast tissue, or both.  
Benefits provided shall cover the full cost of the mammography service or

1 ultrasound, as applicable, and shall not be subject to any co-payment,  
2 deductible, coinsurance, or other cost-sharing requirement or additional charge.

3 (b) ~~Repealed.~~ Insurers shall provide coverage for screening by magnetic  
4 resonance imaging (MRI) for a patient whom a treating health care provider  
5 has identified as being at high risk for developing breast cancer. Coverage  
6 under this subsection may be subject to reasonable co-payment, coinsurance,  
7 or deductible amounts and utilization review requirements.

8 (c) This section shall apply only to screening procedures conducted by test  
9 facilities accredited by the American College of Radiologists.

10 (d) As used in this subchapter:

11 (1) "Insurer" means any insurance company that provides health  
12 insurance as defined in subdivision 3301(a)(2) of this title, nonprofit hospital  
13 and medical service corporations, and health maintenance organizations. The  
14 term does not apply to coverage for specified diseases or other limited benefit  
15 coverage.

16 (2) "Mammography" means the x-ray examination of the breast using  
17 equipment dedicated specifically for mammography, including the x-ray tube,  
18 filter, compression device, and digital detector. The term includes breast  
19 tomosynthesis.

20 (3) "Screening" includes the mammography, ~~or~~ ultrasound, or magnetic  
21 resonance imaging (MRI) test procedure and a qualified physician's

1 interpretation of the results of the procedure, including additional views and  
2 interpretation as needed.

3 Sec. 2. EFFECTIVE DATE

4 This act shall take effect on January 1, 2021 and shall apply to health  
5 insurance plans issued on and after January 1, 2021 on such date as a health  
6 insurer offers, issues, or renews the plan, but in no event later than January 1,  
7 2022.