

2022 -- H 7558

=====  
LC004573  
=====

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2022

—————  
A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representative Kathleen A. Fogarty

Date Introduced: February 18, 2022

Referred To: House Health & Human Services

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 individual  
5 or group hospital or medical services plan contract delivered, issued for delivery, or renewed in this  
6 state shall provide coverage for mammograms and pap smears, in accordance with guidelines  
7 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 for two (2) screening mammograms  
11 per year when recommended by a physician for women who have been treated for breast cancer  
12 within the last five (5) years or are at high risk of developing breast cancer due to genetic  
13 predisposition (BRCA gene mutation or multiple first degree relatives) or high risk lesion on prior  
14 biopsy (lobular carcinoma in situ) or atypical ductal hyperplasia and for any person who has  
15 received notice pursuant to § 23-12.9-2 of the existence of dense breast tissue, coverage shall be  
16 provided for the costs of breast ultrasound screenings, breast MRI exams and/or digital breast  
17 tomosynthesis (DBT) screenings.

18           (b) This section shall not apply to insurance coverage providing benefits for: (1) hospital  
19 confinement indemnity; (2) disability income; (3) accident only; (4) long term care; (5) Medicare

1 supplement; (6) limited benefit health; (7) specified disease indemnity; (8) sickness or bodily injury  
2 or death by accident or both; and (9) other limited benefit policies.

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

5 **27-19-20. Mammograms and pap smears -- Coverage mandated.**

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

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

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

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

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

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

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

1           **27-41-30. Mammograms and pap smears -- Coverage mandated.**

2           (a) Subscribers to any health maintenance organization plan shall be afforded coverage  
3 under that plan for mammograms and pap smears, in accordance with guidelines established by the  
4 American Cancer Society.

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

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

=====  
LC004573  
=====

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 ("The Dense Breast Notification and Education Act").

5           This act would take effect upon passage.

=====  
LC004573  
=====