

2025 -- H 5430

LC001538

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Fogarty, Roberts, Cotter, McGaw, Carson, Speakman,  
Donovan, Spears, Kislak, and Kazarian

Date Introduced: February 12, 2025

Referred To: House Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness Insurance  
2 Policies" is hereby amended by adding thereto the following section:

3 **27-18-42.1. Diagnostic and supplemental breast examination.**

4 (a) As used in this section, the following words shall have the following meanings:

5 (1) "Cost-sharing requirements" means a deductible, coinsurance, copayment and any  
6 maximum limitation on the application of such a deductible, coinsurance, copayment or similar  
7 out-of-pocket expense.

8 (2) "Diagnostic breast examinations" means a medically necessary and appropriate  
9 examination of the breast, including an examination using diagnostic mammography, breast  
10 magnetic resonance imaging, or breast ultrasound, that is:

11 (i) Used to evaluate an abnormality seen or suspected from a screening examination for  
12 breast cancer; or

13 (ii) Used to evaluate an abnormality detected by another means of examination.

14 (3) "Supplemental breast examinations" means a medically necessary and appropriate  
15 examination of the breast, including an examination using breast magnetic resonance imaging, or  
16 breast ultrasound, that is:

17 (i) Used to screen for breast cancer when there is no abnormality seen or suspected; and

18 (ii) Based on personal or family medical history, or additional factors that may increase the  
19 individual's risk of breast cancer.

1           **(b) In the case that a group health plan, or a health insurance issuer offering group or**  
2 **individual health insurance coverage, that provides benefits with respect to screening, supplemental**  
3 **and diagnostic breast examinations furnished to an individual enrolled under such plan or such**  
4 **coverage, the plan or coverage shall not impose any cost-sharing requirements.**

5           SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service  
6 Corporations" is hereby amended by adding thereto the following section:

7           **27-19-34.2. Diagnostic and supplemental breast examination.**

8           **(a) As used in this section, the following words shall have the following meanings:**

9           **(1) "Cost-sharing requirements" means a deductible, coinsurance, copayment and any**  
10 **maximum limitation on the application of such a deductible, coinsurance, copayment or similar**  
11 **out-of-pocket expense.**

12           **(2) "Diagnostic breast examinations" means a medically necessary and appropriate**  
13 **examination of the breast, including an examination using diagnostic mammography, breast**  
14 **magnetic resonance imaging, or breast ultrasound, that is:**

15           **(i) Used to evaluate an abnormality seen or suspected from a screening examination for**  
16 **breast cancer; or**

17           **(ii) Used to evaluate an abnormality detected by another means of examination.**

18           **(3) "Supplemental breast examinations" means a medically necessary and appropriate**  
19 **examination of the breast, including an examination using breast magnetic resonance imaging, or**  
20 **breast ultrasound, that is:**

21           **(i) Used to screen for breast cancer when there is no abnormality seen or suspected; and**

22           **(ii) Based on personal or family medical history, or additional factors that may increase the**  
23 **individual's risk of breast cancer.**

24           **(b) In the case that a group health plan, or a health insurance issuer offering group or**  
25 **individual health insurance coverage, that provides benefits with respect to screening, supplemental**  
26 **and diagnostic breast examinations furnished to an individual enrolled under such plan or such**  
27 **coverage, the plan or coverage shall not impose any cost-sharing requirements.**

28           SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service  
29 Corporations" is hereby amended by adding thereto the following section:

30           **27-20-17.2. Diagnostic and supplemental breast examination.**

31           **(a) As used in this section, the following words shall have the following meanings:**

32           **(1) "Cost-sharing requirements" means a deductible, coinsurance, copayment and any**  
33 **maximum limitation on the application of such a deductible, coinsurance, copayment or similar**  
34 **out-of-pocket expense.**

1           (2) "Diagnostic breast examinations" means a medically necessary and appropriate  
2 examination of the breast, including an examination using diagnostic mammography, breast  
3 magnetic resonance imaging, or breast ultrasound, that is:

4           (i) Used to evaluate an abnormality seen or suspected from a screening examination for  
5 breast cancer; or

6           (ii) Used to evaluate an abnormality detected by another means of examination.

7           (3) "Supplemental breast examinations" means a medically necessary and appropriate  
8 examination of the breast, including an examination using breast magnetic resonance imaging, or  
9 breast ultrasound, that is:

10          (i) Used to screen for breast cancer when there is no abnormality seen or suspected; and

11          (ii) Based on personal or family medical history, or additional factors that may increase the  
12 individual's risk of breast cancer.

13          (b) In the case that a group health plan, or a health insurance issuer offering group or  
14 individual health insurance coverage, that provides benefits with respect to screening, supplemental  
15 and diagnostic breast examinations furnished to an individual enrolled under such plan or such  
16 coverage, the plan or coverage shall not impose any cost-sharing requirements.

17          SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance  
18 Organizations" is hereby amended by adding thereto the following section:

19          **27-41-30.2. Diagnostic and supplemental breast examination.**

20          (a) As used in this section, the following words shall have the following meanings:

21          (1) "Cost-sharing requirements" means a deductible, coinsurance, copayment and any  
22 maximum limitation on the application of such a deductible, coinsurance, copayment or similar  
23 out-of-pocket expense.

24          (2) "Diagnostic breast examinations" means a medically necessary and appropriate  
25 examination of the breast, including an examination using diagnostic mammography, breast  
26 magnetic resonance imaging, or breast ultrasound, that is:

27          (i) Used to evaluate an abnormality seen or suspected from a screening examination for  
28 breast cancer; or

29          (ii) Used to evaluate an abnormality detected by another means of examination.

30          (3) "Supplemental breast examinations" means a medically necessary and appropriate  
31 examination of the breast, including an examination using breast magnetic resonance imaging, or  
32 breast ultrasound, that is:

33          (i) Used to screen for breast cancer when there is no abnormality seen or suspected; and

34          (ii) Based on personal or family medical history, or additional factors that may increase the

1 individual's risk of breast cancer.

2 (b) In the case that a group health plan, or a health insurance issuer offering group or  
3 individual health insurance coverage, that provides benefits with respect to screening, supplemental  
4 and diagnostic breast examinations furnished to an individual enrolled under such plan or such  
5 coverage, the plan or coverage shall not impose any cost-sharing requirements.

6 SECTION 5. This act shall take effect on January 1, 2026.

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

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1           This act would prohibit an insurance company from imposing any cost-sharing  
2 requirements for any diagnostic or supplemental breast examinations.

3           This act would take effect on January 1, 2026.

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