A BILL FOR AN ACT

RELATING TO INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

PART I

SECTION 1. The legislature finds that three-dimensional mammography, also known as breast tomosynthesis, has been shown to improve the results of mammography when compared to the more common two-dimensional digital mammography. Because it improves breast cancer detection, a growing number of states have included coverage for breast tomosynthesis within their existing insurance mandates for mammography. The purpose of this Act is to improve breast cancer detection rates in the State by clarifying that the existing health insurance mandate for coverage of low-dose mammography includes coverage for digital mammography and breast tomosynthesis.

SECTION 2. Section 431:10A-116, Hawaii Revised Statutes, is amended to read as follows:

"§431:10A-116 Coverage for specific services. Every person insured under a policy of accident and health or sickness insurance..."
insurance delivered or issued for delivery in this State shall be entitled to the reimbursements and coverages specified below:

(1) Notwithstanding any provision to the contrary, whenever a policy, contract, plan, or agreement provides for reimbursement for any visual or optometric service, which is within the lawful scope of practice of a duly licensed optometrist, the person entitled to benefits or the person performing the services shall be entitled to reimbursement whether the service is performed by a licensed physician or by a licensed optometrist. Visual or optometric services shall include eye or visual examination, or both, or a correction of any visual or muscular anomaly, and the supplying of ophthalmic materials, lenses, contact lenses, spectacles, eyeglasses, and appurtenances thereto;

(2) Notwithstanding any provision to the contrary, for all policies, contracts, plans, or agreements issued on or after May 30, 1974, whenever provision is made for reimbursement or indemnity for any service related to surgical or emergency procedures, which is within the
lawful scope of practice of any practitioner licensed
to practice medicine in this State, reimbursement or
indemnification under the policy, contract, plan, or
agreement shall not be denied when the services are
performed by a dentist acting within the lawful scope
of the dentist's license;

(3) Notwithstanding any provision to the contrary,
whenever the policy provides reimbursement or payment
for any service, which is within the lawful scope of
practice of a psychologist licensed in this State, the
person entitled to benefits or performing the service
shall be entitled to reimbursement or payment, whether
the service is performed by a licensed physician or
licensed psychologist;

(4) Notwithstanding any provision to the contrary, each
policy, contract, plan, or agreement issued on or
after February 1, 1991, except for policies that only
provide coverage for specified diseases or other
limited benefit coverage, but including policies
issued by companies subject to chapter 431, article
10A, part II and chapter 432, article 1 shall provide
coverage for screening by low-dose mammography for occult breast cancer as follows:

(A) For women forty years of age and older, an annual mammogram; and

(B) For a woman of any age with a history of breast cancer or whose mother or sister has had a history of breast cancer, a mammogram upon the recommendation of the woman's physician.

The services provided in this paragraph are subject to any coinsurance provisions that may be in force in these policies, contracts, plans, or agreements.

For the purpose of this paragraph[; the term "low-dose mammography";]

"Breast tomosynthesis" means a radiologic procedure that involves the acquisition of projection images over the stationary breast to produce cross-sectional digital three-dimensional images of the breast.

"Low-dose mammography" means the x-ray examination of the breast using equipment dedicated
specifically for mammography, including but not
limited to the x-ray tube, filter, compression device,
screens, films, and cassettes, with an average
radiation exposure delivery of less than one rad mid-
breast, with two views for each breast. The term
"low-dose mammography" also includes digital
mammography and breast tomosynthesis. An insurer may
provide the services required by this paragraph
through contracts with providers; provided that the
contract is determined to be a cost-effective means of
delivering the services without sacrifice of quality
and meets the approval of the director of health;

(5) (A) (i) Notwithstanding any provision to the
contrary, whenever a policy, contract, plan,
or agreement provides coverage for the
children of the insured, that coverage shall
also extend to the date of birth of any
newborn child to be adopted by the insured;
provided that the insured gives written
notice to the insurer of the insured's
intent to adopt the child prior to the
child's date of birth or within thirty days after the child's birth or within the time period required for enrollment of a natural born child under the policy, contract, plan, or agreement of the insured, whichever period is longer; provided further that if the adoption proceedings are not successful, the insured shall reimburse the insurer for any expenses paid for the child; and

(ii) Where notification has not been received by the insurer prior to the child's birth or within the specified period following the child's birth, insurance coverage shall be effective from the first day following the insurer's receipt of legal notification of the insured's ability to consent for treatment of the infant for whom coverage is sought; and

(B) When the insured is a member of a health maintenance organization (HMO), coverage of an adopted newborn is effective:
(i) From the date of birth of the adopted newborn when the newborn is treated from birth pursuant to a provider contract with the health maintenance organization, and written notice of enrollment in accord with the health maintenance organization's usual enrollment process is provided within thirty days of the date the insured notifies the health maintenance organization of the insured's intent to adopt the infant for whom coverage is sought; or

(ii) From the first day following receipt by the health maintenance organization of written notice of the insured's ability to consent for treatment of the infant for whom coverage is sought and enrollment of the adopted newborn in accord with the health maintenance organization's usual enrollment process if the newborn has been treated from birth by a provider not contracting or
affiliated with the health maintenance
organization; and

(6) Notwithstanding any provision to the contrary, any
policy, contract, plan, or agreement issued or renewed
in this State shall provide reimbursement for services
provided by advanced practice registered nurses
licensed pursuant to chapter 457. Services rendered
by advanced practice registered nurses are subject to
the same policy limitations generally applicable to
health care providers within the policy, contract,
plan, or agreement."

SECTION 3. Section 432:1-605, Hawaii Revised Statutes, is
amended by amending subsection (c) to read as follows:
"(c) For purposes of this section[, "low-dose
mammography"]:
"Breast tomosynthesis" means a radiologic procedure that
involves the acquisition of projection images over the
stationary breast to produce cross-sectional digital three-
dimensional images of the breast.
"Low-dose mammography" means the x-ray examination of the
breast using equipment dedicated specifically for mammography,
including but not limited to the x-ray tube, filter, compression
device, screens, films, and cassettes, with an average radiation
exposure delivery of less than one rad mid-breast, with two
views for each breast. The term "low-dose mammography" also
includes digital mammography and breast tomosynthesis."

PART II

SECTION 4. (a) The state auditor shall conduct an impact
assessment report pursuant to section 23-51, Hawaii Revised
Statutes, to assess the social and financial effects of the
mandate specified in part I of this Act.

(b) This part shall satisfy the procedural requirements,
in lieu of a concurrent resolution, of section 23-51, Hawaii
Revised Statutes.

(c) The state auditor shall submit a report of its
findings and recommendations, including any proposed
legislation, to the legislature no later than twenty days prior
to the convening of the regular session of 2020.

PART III

SECTION 5. Statutory material to be repealed is bracketed
and stricken. New statutory material is underscored.
SECTION 6. This Act shall take effect on July 1, 2050; provided that part I of this Act shall take effect on January 1, 2021.
Report Title:
Insurance; Mammography; Breast Tomosynthesis; Auditor

Description:
Amends the existing health insurance mandate to specify that coverage of low-dose mammography includes coverage for digital mammography and breast tomosynthesis. Requires the State Auditor to perform an impact assessment and to report any findings prior to the Regular Session of 2020. (HB481 HD2)

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.