

By Senator Ring

29-00117-13

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1                   A bill to be entitled  
2           An act relating to mammogram reports; amending ss.  
3           627.6418, 627.6613, and 641.31095, F.S.; requiring  
4           that mammography reports include a statement regarding  
5           breast density; providing an effective date.  
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7 Be It Enacted by the Legislature of the State of Florida:  
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9           Section 1. Section 627.6418, Florida Statutes, is amended  
10          to read:

11           627.6418 Coverage for mammograms.—

12           (1) An accident or health insurance policy issued, amended,  
13          delivered, or renewed in this state must provide coverage for at  
14          least the following:

15           (a) A baseline mammogram for any woman who is 35 years of  
16          age or older, but younger than 40 years of age.

17           (b) A mammogram every 2 years for any woman who is 40 years  
18          of age or older, but younger than 50 years of age, or more  
19          frequently based on the patient's physician's recommendation.

20           (c) A mammogram every year for any woman who is 50 years of  
21          age or older.

22           (d) One or more mammograms a year, based upon a physician's  
23          recommendation, for any woman who is at risk for breast cancer  
24          because of a personal or family history of breast cancer,  
25          because of having a history of biopsy-proven benign breast  
26          disease, because of having a mother, sister, or daughter who has  
27          or has had breast cancer, or because a woman has not given birth  
28          before the age of 30.

29           (2) Each mammography report provided to a patient must

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30 include information about breast density based on the Breast  
31 Imaging Reporting and Data System established by the American  
32 College of Radiology and must include the following notice:  
33 "Dense breast tissue may hide small abnormalities. If your  
34 mammogram indicates that you have dense breast tissue, you may  
35 benefit from supplementary screening tests, including a breast  
36 ultrasound screening, a breast MRI examination, or both,  
37 depending on your individual risk factors. A report of your  
38 mammography results, including information about your breast  
39 density, has been sent to your physician's office. If you have  
40 any questions or concerns about this report, you should contact  
41 your physician."

42 (3)~~(2)~~ Except as provided in paragraph (1) (b), for  
43 mammograms done more frequently than every 2 years for women 40  
44 years of age or older but younger than 50 years of age, the  
45 coverage required by subsection (1) applies, with or without a  
46 physician prescription, if the insured obtains a mammogram in an  
47 office, facility, or health testing service that uses  
48 radiological equipment registered with the Department of Health  
49 for breast cancer screening. The coverage is subject to the  
50 deductible and coinsurance provisions applicable to outpatient  
51 visits, and is also subject to all other terms and conditions  
52 applicable to other benefits. This section does not affect any  
53 requirements or prohibitions relating to who may perform,  
54 analyze, or interpret a mammogram or the persons to whom the  
55 results of a mammogram may be furnished or released.

56 (4)~~(3)~~ This section does not apply to disability income,  
57 specified disease, or hospital indemnity policies.

58 (5)~~(4)~~ Every insurer subject to the requirements of this

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59 section shall make available to the policyholder as part of the  
60 application, for an appropriate additional premium, the coverage  
61 required in this section without such coverage being subject to  
62 the deductible or coinsurance provisions of the policy.

63 Section 2. Section 627.6613, Florida Statutes, is amended  
64 to read:

65 627.6613 Coverage for mammograms.—

66 (1) A group, blanket, or franchise accident or health  
67 insurance policy issued, amended, delivered, or renewed in this  
68 state must provide coverage for at least the following:

69 (a) A baseline mammogram for any woman who is 35 years of  
70 age or older, but younger than 40 years of age.

71 (b) A mammogram every 2 years for any woman who is 40 years  
72 of age or older, but younger than 50 years of age, or more  
73 frequently based on the patient's physician's recommendation.

74 (c) A mammogram every year for any woman who is 50 years of  
75 age or older.

76 (d) One or more mammograms a year, based upon a physician's  
77 recommendation, for any woman who is at risk for breast cancer  
78 because of a personal or family history of breast cancer,  
79 because of having a history of biopsy-proven benign breast  
80 disease, because of having a mother, sister, or daughter who has  
81 or has had breast cancer, or because a woman has not given birth  
82 before the age of 30.

83 (2) Each mammography report provided to a patient must  
84 include information about breast density based on the Breast  
85 Imaging Reporting and Data System established by the American  
86 College of Radiology and must include the following notice:  
87 "Dense breast tissue may hide small abnormalities. If your

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88 mammogram indicates that you have dense breast tissue, you may  
89 benefit from supplementary screening tests, including a breast  
90 ultrasound screening, a breast MRI examination, or both,  
91 depending on your individual risk factors. A report of your  
92 mammography results, including information about your breast  
93 density, has been sent to your physician's office. If you have  
94 any questions or concerns about this report, you should contact  
95 your physician."

96 (3)~~(2)~~ Except as provided in paragraph (1) (b), for  
97 mammograms done more frequently than every 2 years for women 40  
98 years of age or older but younger than 50 years of age, the  
99 coverage required by subsection (1) applies, with or without a  
100 physician prescription, if the insured obtains a mammogram in an  
101 office, facility, or health testing service that uses  
102 radiological equipment registered with the Department of Health  
103 for breast cancer screening. The coverage is subject to the  
104 deductible and coinsurance provisions applicable to outpatient  
105 visits, and is also subject to all other terms and conditions  
106 applicable to other benefits. This section does not affect any  
107 requirements or prohibitions relating to who may perform,  
108 analyze, or interpret a mammogram or the persons to whom the  
109 results of a mammogram may be furnished or released.

110 (4)~~(3)~~ Every insurer referred to in subsection (1) shall  
111 make available to the policyholder as part of the application,  
112 for an appropriate additional premium, the coverage required in  
113 this section without such coverage being subject to the  
114 deductible or coinsurance provisions of the policy.

115 Section 3. Section 641.31095, Florida Statutes, is amended  
116 to read:

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117 641.31095 Coverage for mammograms.—

118 (1) Every health maintenance contract issued or renewed on  
119 or after January 1, 1996, shall provide coverage for at least  
120 the following:

121 (a) A baseline mammogram for any woman who is 35 years of  
122 age or older, but younger than 40 years of age.

123 (b) A mammogram every 2 years for any woman who is 40 years  
124 of age or older, but younger than 50 years of age, or more  
125 frequently based on the patient's physician's recommendations.

126 (c) A mammogram every year for any woman who is 50 years of  
127 age or older.

128 (d) One or more mammograms a year, based upon a physician's  
129 recommendation for any woman who is at risk for breast cancer  
130 because of a personal or family history of breast cancer,  
131 because of having a history of biopsy-proven benign breast  
132 disease, because of having a mother, sister, or daughter who has  
133 had breast cancer, or because a woman has not given birth before  
134 the age of 30.

135 (2) Each mammography report provided to a patient must  
136 include information about breast density based on the Breast  
137 Imaging Reporting and Data System established by the American  
138 College of Radiology and must include the following notice:  
139 "Dense breast tissue may hide small abnormalities. If your  
140 mammogram indicates that you have dense breast tissue, you may  
141 benefit from supplementary screening tests, including a breast  
142 ultrasound screening, a breast MRI examination, or both,  
143 depending on your individual risk factors. A report of your  
144 mammography results, including information about your breast  
145 density, has been sent to your physician's office. If you have

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146 any questions or concerns about this report, you should contact  
147 your physician."

148 (3)~~(2)~~ The coverage required by this section is subject to  
149 the deductible and copayment provisions applicable to outpatient  
150 visits, and is also subject to all other terms and conditions  
151 applicable to other benefits. A health maintenance organization  
152 shall make available to the subscriber as part of the  
153 application, for an appropriate additional premium, the coverage  
154 required in this section without such coverage being subject to  
155 any deductible or copayment provisions in the contract.

156 Section 4. This act shall take effect October 1, 2013.