

By Senator Ring

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1 A bill to be entitled
2 An act relating to mammography reports; amending ss.
3 627.6418, 627.6613, and 641.31095, F.S.; requiring
4 that mammography reports include a specified notice
5 regarding breast density; making technical changes;
6 providing an effective date.

7
8 Be It Enacted by the Legislature of the State of Florida:

9
10 Section 1. Section 627.6418, Florida Statutes, is amended
11 to read:

12 627.6418 Coverage for mammograms.—

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

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

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

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

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

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30 before the age of 30.

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

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

58 (4)~~(3)~~ This section does not apply to disability income,

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59 specified disease, or hospital indemnity policies.

60 (5)~~(4)~~ Every insurer subject to the requirements of this
61 section shall make available to the policyholder as part of the
62 application, for an appropriate additional premium, the coverage
63 required in this section without such coverage being subject to
64 the deductible or coinsurance provisions of the policy.

65 Section 2. Section 627.6613, Florida Statutes, is amended
66 to read:

67 627.6613 Coverage for mammograms.—

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

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

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

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

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

86 (2) Each mammography report provided to a patient must
87 include information about breast density based on the Breast

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88 Imaging Reporting and Data System established by the American
89 College of Radiology and must include the following notice:
90 "Dense breast tissue may hide small abnormalities. If your
91 mammogram indicates that you have dense breast tissue, you may
92 benefit from supplementary screening tests, including a breast
93 ultrasound screening, a breast MRI examination, or both,
94 depending on your individual risk factors. A report of your
95 mammography results, including information about your breast
96 density, has been sent to your physician's office. If you have
97 any questions or concerns about this report, you should contact
98 your physician."

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

113 (4)~~(3)~~ Every insurer referred to in subsection (1) shall
114 make available to the policyholder as part of the application,
115 for an appropriate additional premium, the coverage required in
116 this section without such coverage being subject to the

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117 deductible or coinsurance provisions of the policy.

118 Section 3. Section 641.31095, Florida Statutes, is amended
119 to read:

120 641.31095 Coverage for mammograms.—

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

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

126 (b) A mammogram every 2 years for any woman who is 40 years
127 of age or older, but younger than 50 years of age, or more
128 frequently based on the recommendation of the patient's
129 physician ~~physician's recommendations~~.

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

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

139 (2) Each mammography report provided to a patient must
140 include information about breast density based on the Breast
141 Imaging Reporting and Data System established by the American
142 College of Radiology and must include the following notice:
143 "Dense breast tissue may hide small abnormalities. If your
144 mammogram indicates that you have dense breast tissue, you may
145 benefit from supplementary screening tests, including a breast

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146 ultrasound screening, a breast MRI examination, or both,
147 depending on your individual risk factors. A report of your
148 mammography results, including information about your breast
149 density, has been sent to your physician's office. If you have
150 any questions or concerns about this report, you should contact
151 your physician."

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

160 Section 4. This act shall take effect October 1, 2016.