

Fiscal Estimate Narratives

OCI 3/17/2023

LRB Number	23-1280/1	Introduction Number	SB-0121	Estimate Type	Original
Description coverage of breast cancer screenings by the Medical Assistance program and health insurance policies and plans					

Assumptions Used in Arriving at Fiscal Estimate

This bill requires health insurance policies to provide coverage for supplemental breast screening examinations or diagnostic breast examinations for an individual who is at increased risk of breast cancer, as determined in accordance with the most recent applicable guidelines of the National Comprehensive Cancer Network, or has heterogeneously or extremely dense breast tissue, as defined by the Breast Imaging-Reporting and Data System established by the American College of Radiology.

The bill also requires coverage of those breast screenings by the Medical Assistance program, which is the state-administered Medicaid program that is jointly funded by the state and federal governments and that provides health services to individuals with limited financial resources.

Health insurance policies may not charge a cost-sharing amount for a supplemental breast screening examination or diagnostic breast examination. The limitation on cost-sharing does not apply to the extent that the limitation would result in ineligibility for a health savings account under the federal Internal Revenue Code. The bill does not change or eliminate the current coverage requirements for mammograms, except that preferred provider plans are explicitly included in the current law and the bill's requirements.

The fiscal effect of this proposed legislation is indeterminate.

Long-Range Fiscal Implications

None.