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SENATE BILL NO. 1027

Offered January 23, 1995

A BILL to amend and reenact § 38.2-3418.1 of the Code of Virginia, relating to accident and sickness insurance; coverage for mammograms.

Patrons—Stolle, Earley, Howell, Potts, Quayle, Robb, Stosch, Trumbo and Woods; Delegates: Callahan, Croshaw, Forbes, Purkey, Rhodes, Tata, Wagner and Wardrup

Referred to the Committee on Commerce and Labor

Be it enacted by the General Assembly of Virginia:

1. That § 38.2-3418.1 of the Code of Virginia is amended and reenacted as follows:

§ 38.2-3418.1. Coverage for mammograms.

- A. 1. Each Notwithstanding the provisions of § 38.2-4319, each insurer proposing to issue individual or group accident and sickness insurance policies providing hospital, medical and surgical or major medical coverage on an expense incurred basis, each corporation providing individual or group accident and sickness subscription contracts, each health maintenance organization providing a health care plan for health care services and each insurer proposing to issue individual or group Medicare supplement policies shall offer and make available provide coverage under such policy, contract or plan delivered, issued for delivery or renewed in this Commonwealth on and after January 1, 1990 1996, for low-dose screening mammograms for determining the presence of occult breast cancer. Such coverage shall make available one screening mammogram to persons age thirty-five through thirty-nine, one such mammogram biennially to persons age forty through forty-nine, one such mammogram annually to persons age fifty and over and may be limited to a benefit of fifty dollars per mammogram subject to such dollar limits, deductibles and coinsurance factors as are no less favorable than for physical illness generally.
- 2. The term "mammogram" shall mean an 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, film and cassettes, with an average radiation exposure of less than one rad mid-breast, two views of each breast.
- B. In order to be considered a screening mammogram for which coverage shall be made available under this section:
- 1. The mammogram must be (i) ordered by a health care practitioner acting within the scope of his licensure and, in the case of an enrollee of a health maintenance organization, by the health maintenance organization physician, (ii) performed by a registered technologist, (iii) interpreted by a qualified radiologist, (iv) performed under the direction of a person licensed to practice medicine and surgery and certified by the American Board of Radiology or an equivalent examining body and (v) a copy of the mammogram report must be sent or delivered to the health care practitioner who ordered it;
- 2. The equipment used to perform the mammogram shall meet the standards set forth by the Virginia Department of Health in its radiation protection regulations; and
- 3. The mammography film shall be retained by the radiologic facility performing the examination in accordance with the American College of Radiology guidelines or state law.
- C. The provisions of this section shall not apply to short-term travel, accident only, limited or specified disease policies, or to short-term nonrenewable policies of not more than six months duration.