

# WEST VIRGINIA LEGISLATURE

## 2019 REGULAR SESSION

**Introduced**

### **House Bill 2224**

**FISCAL  
NOTE**

BY DELEGATES HORNBUCKLE, ROWAN, LONGSTRETH,

LOVEJOY AND PYLES

[ Introduced January 10, 2019; Referred  
to the Committee on Banking and Insurance then  
Health and Human Resources.]

1 A BILL to amend the Code of West Virginia, 1931, as amended, by adding thereto a new section,  
 2 designated §5-16-7b; to amend said code by adding thereto a new section, designated  
 3 §16-5a-6; to amend said code by adding thereto a new section, designated §33-15-4s; to  
 4 amend and reenact §33-16-3g of said code; to amend said code by adding thereto a new  
 5 section, designated §33-16-3dd; to amend and reenact §33-24-7b of said code; to amend  
 6 said code by adding thereto a new section, designated §33-24-7s; to amend said code by  
 7 adding thereto a new section, designated §33-25-8p; and to amend said code by adding  
 8 thereto a new section, designated §33-25A-8s, all relating to insurance coverage for  
 9 breast cancer screening.

*Be it enacted by the Legislature of West Virginia:*

**CHAPTER 5. GENERAL POWERS AND AUTHORITY OF THE  
 GOVERNOR, SECRETARY OF STATE AND ATTORNEY GENERAL;  
 BOARD OF PUBLIC WORKS; MISCELLANEOUS AGENCIES,  
 COMMISSIONS, OFFICES, PROGRAMS, ETC.**

**ARTICLE 16. WEST VIRGINIA PUBLIC EMPLOYEES INSURANCE ACT.**

**§5-16-7b. Required coverage for breast cancer screenings.**

1 (a) The agency shall provide coverage for the cost of health care services pursuant to this  
 2 article for the cost of the following health care services:

3 (1) One baseline mammogram examination for women who are at least 30 but less than  
 4 40 years of age; a mammogram examination every year for women age 40 and over; and, in the  
 5 case of a woman who is under 40 years of age and has a family history of breast cancer or other  
 6 breast cancer risk factors, a mammogram examination at such age and intervals as deemed  
 7 medically necessary by the woman's health care provider; and

8 (2) A comprehensive ultrasound screening of an entire breast or breasts if a mammogram  
 9 demonstrates heterogeneous or dense breast tissue based on the Breast Imaging Reporting and  
 10 Data System established by the American College of Radiology or if a woman is believed to be

11 at increased risk for breast cancer due to family history or prior personal history of breast cancer,  
 12 positive genetic testing, or other indications as determined by a woman's physician or advanced  
 13 practice nurse.

14 (b) This section applies to all coverage issued by this agency delivered, issued for delivery,  
 15 reissued, or extended in the state on and after January 1, 2020, or at any time thereafter when  
 16 any term of the policy, contract, or plan is changed or any premium adjustment is made.

**CHAPTER 16. PUBLIC HEALTH.**

**ARTICLE 5A. CANCER CONTROL.**

**§16-5A-6. Notification of breast density.**

1 (a) A radiologist or mammography facility that is certified by the United States Food and  
 2 Drug Administration or by a certification agency approved by the United States Food and Drug  
 3 Administration shall include in the mammography summary information that identifies a patient's  
 4 breast density. This information shall be based upon the Breast Imaging Reporting and Data  
 5 System established by the American College of Radiology.

- 6 (b) The information included:
- 7 (1) Shall state that high density breast tissue is not abnormal;
  - 8 (2) Should provide detail of the potential risks from high breast density;
  - 9 (3) Provide information on the benefits of additional screening; and
  - 10 (4) Shall suggest that the patient speak with the patient's primary care physician.

11 (c) The patient may be provided with any other materials concerning breast density which  
 12 may include, but is not limited to, the American College of Radiology's most current brochure on  
 13 the subject of breast density.

14 (d) This section does not create a standard of care, obligation or duty that would provide  
 15 the basis for a private cause of action.

**CHAPTER33. INSURANCE.**

**ARTICLE 15. ACCIDENT AND SICKNESS INSURANCE.**

**§33-15-4s. Required coverage for breast cancer screenings.**

1       (a) An insurance policy issued by an insurer pursuant to this article that provides  
2 reimbursement or indemnity for laboratory or X-ray services shall provide coverage for the cost  
3 of the following health care services:

4       (1) One baseline mammogram examination for women who are at least 30 but less than  
5 40 years of age; a mammogram examination every year for women age 40 and over; and, in the  
6 case of a woman who is under 40 years of age and has a family history of breast cancer or other  
7 breast cancer risk factors, a mammogram examination at such age and intervals as deemed  
8 medically necessary by the woman's health care provider; and

9       (2) A comprehensive ultrasound screening of an entire breast or breasts if a mammogram  
10 demonstrates heterogeneous or dense breast tissue based on the Breast Imaging Reporting and  
11 Data System established by the American College of Radiology or if a woman is believed to be  
12 at increased risk for breast cancer due to family history or prior personal history of breast cancer,  
13 positive genetic testing, or other indications as determined by a woman's physician or advanced  
14 practice nurse.

15       (b) The requirements of this section shall apply to all insurance policies issued by an  
16 insurer pursuant to this article delivered, issued for delivery, reissued, or extended in the state on  
17 and after January 1, 2020, or at any time thereafter when any term of the policy, contract, or plan  
18 is changed or any premium adjustment is made.

**ARTICLE 16. GROUP ACCIDENT AND SICKNESS INSURANCE.**

**§33-16-3g. Third party reimbursement for mammography, pap smear or human papilloma virus testing.**

1       (a) Notwithstanding any provision of any policy, provision, contract, plan or agreement to  
2 which this article applies, whenever if reimbursement or indemnity for laboratory or X-ray services

3 are covered, reimbursement or indemnification ~~shall~~ may not be denied for ~~any of~~ the following  
4 when performed for cancer screening or diagnostic purposes: ~~at the direction of a person licensed~~  
5 ~~to practice medicine and surgery by the board of Medicine~~

6 (1) ~~Mammograms when medically appropriate and consistent with the current guidelines~~  
7 ~~from the United States Preventive Services Task Force~~

8 (2) A pap smear, ~~either conventional or liquid-based cytology, whichever is medically~~  
9 appropriate and consistent with the current guidelines from the United States Preventive Services  
10 Task Force or The American College of Obstetricians and Gynecologists, for women age 18 or  
11 over; and

12 (3) (2) A test for the human papilloma virus (HPV) for women age 18 or over, when  
13 medically appropriate and consistent with the current guidelines from either the United States  
14 Preventive Services Task Force or The American College of Obstetricians and Gynecologists for  
15 women age 18 and over.

16 (b) A policy, provision, contract, plan or agreement may apply to ~~mammograms~~ pap  
17 smears or human papilloma virus (HPV) test the same deductibles, coinsurance and other  
18 limitations as apply to other covered services.

**§33-16-3dd. Required coverage for breast cancer screenings.**

1 (a) An insurance policy issued by an insurer pursuant to this article that provides  
2 reimbursement or indemnity for laboratory or X-ray services shall provide coverage for the cost  
3 of the following health care services:

4 (1) One baseline mammogram examination for women who are at least 30 but less than  
5 40 years of age; a mammogram examination every year for women age 40 and over; and, in the  
6 case of a woman who is under 40 years of age and has a family history of breast cancer or other  
7 breast cancer risk factors, a mammogram examination at such age and intervals as deemed  
8 medically necessary by the woman's health care provider; and

9           (2) A comprehensive ultrasound screening of an entire breast or breasts if a mammogram  
 10 demonstrates heterogeneous or dense breast tissue based on the Breast Imaging Reporting and  
 11 Data System established by the American College of Radiology or if a woman is believed to be  
 12 at increased risk for breast cancer due to family history or prior personal history of breast cancer,  
 13 positive genetic testing, or other indications as determined by a woman's physician or advanced  
 14 practice nurse.

15           (b) The requirements of this section shall apply to all insurance policies issued by an  
 16 insurer pursuant to this article delivered, issued for delivery, reissued, or extended in the state on  
 17 and after January 1, 2020, or at any time thereafter when any term of the policy, contract, or plan  
 18 is changed or any premium adjustment is made.

**ARTICLE 24. HOSPITAL SERVICE CORPORATIONS, MEDICAL SERVICE  
 CORPORATIONS, DENTAL SERVICE CORPORATIONS AND HEALTH  
 SERVICE CORPORATIONS.**

**§33-24-7b. Third party reimbursement for mammography, pap smear or human papilloma  
 virus testing.**

1           ~~(a) Notwithstanding any provision of any policy, provision, contract, plan or agreement to~~  
 2 ~~which this article applies, whenever~~ If reimbursement or indemnity for laboratory or X-ray services  
 3 are covered, reimbursement or indemnification ~~shall~~ may not be denied for any of the following  
 4 when performed for cancer screening or diagnostic purposes, at the direction of a person licensed  
 5 to practice medicine and surgery by the board of Medicine:

6           ~~(1) Mammograms when medically appropriate and consistent with the current guidelines~~  
 7 ~~from the United States Preventive Services Task Force~~

8           ~~(2) (1) A pap smear, either conventional or liquid-based cytology, whichever is medically~~  
 9 appropriate and consistent with the current guidelines from either the United States Preventive  
 10 Services Task Force or The American College of Obstetricians and Gynecologists, for women

11 age 18 or over; or

12 ~~(3)~~ (2) A test for the human papilloma virus (HPV), when medically appropriate and  
13 consistent with the current guidelines from either the United States Preventive Services Task  
14 Force or The American College of Obstetricians and Gynecologists, for women age 18 or over.

15 (b) A policy, provision, contract, plan or agreement may apply to mammograms, pap  
16 smears or human papilloma virus (HPV) test the same deductibles, coinsurance and other  
17 limitations as apply to other covered services.

**§33-24-7s. Required coverage for breast cancer screenings.**

1 (a) A contract, plan or agreement issued by an insurer pursuant to this article that provides  
2 reimbursement or indemnity for laboratory or X-ray services shall provide coverage for the cost  
3 of the following health care services:

4 (1) One baseline mammogram examination for women who are at least 30 but less than  
5 40 years of age; a mammogram examination every year for women age 40 and over; and, in the  
6 case of a woman who is under 40 years of age and has a family history of breast cancer or other  
7 breast cancer risk factors, a mammogram examination at such age and intervals as deemed  
8 medically necessary by the woman's health care provider; and

9 (2) A comprehensive ultrasound screening of an entire breast or breasts if a mammogram  
10 demonstrates heterogeneous or dense breast tissue based on the Breast Imaging Reporting and  
11 Data System established by the American College of Radiology or if a woman is believed to be  
12 at increased risk for breast cancer due to family history or prior personal history of breast cancer,  
13 positive genetic testing, or other indications as determined by a woman's physician or advanced  
14 practice nurse.

15 (b) The requirements of this section shall apply to all insurance policies issued by an  
16 insurer pursuant to this article delivered, issued for delivery, reissued, or extended in the state on  
17 and after January 1, 2020, or at any time thereafter when any term of the policy, contract, or plan  
18 is changed or any premium adjustment is made.

**ARTICLE 25. HEALTH CARE CORPORATIONS.**

**§33-25-8p. Required coverage for breast cancer screenings.**

1           (a) A contract, plan or agreement issued by an insurer pursuant to this article that provides  
2 reimbursement or indemnity for laboratory or X-ray services shall provide coverage for the cost  
3 of the following health care services:

4           (1) One baseline mammogram examination for women who are at least 30 years but less  
5 than 40 years of age; a mammogram examination every year for women age 40 and over; and,  
6 in the case of a woman who is under 40 years of age and has a family history of breast cancer or  
7 other breast cancer risk factors, a mammogram examination at such age and intervals as deemed  
8 medically necessary by the woman's health care provider; and

9           (2) A comprehensive ultrasound screening of an entire breast or breasts if a mammogram  
10 demonstrates heterogeneous or dense breast tissue based on the Breast Imaging Reporting and  
11 Data System established by the American College of Radiology or if a woman is believed to be  
12 at increased risk for breast cancer due to family history or prior personal history of breast cancer,  
13 positive genetic testing, or other indications as determined by a woman's physician or advanced  
14 practice nurse.

15           (b) The requirements of this section shall apply to all insurance policies issued by an  
16 insurer pursuant to this article delivered, issued for delivery, reissued, or extended in the state on  
17 and after January 1, 2020, or at any time thereafter when any term of the policy, contract, or plan  
18 is changed or any premium adjustment is made.

**ARTICLE 25A. HEALTH MAINTENANCE ORGANIZATION ACT.**

**§33-25A-8s. Required coverage for breast cancer screenings.**

1           (a) A contract, plan or agreement issued by an insurer pursuant to this article that provides  
2 reimbursement or indemnity for laboratory or X-ray services shall provide coverage for the cost  
3 of the following health care services:

4           (1) One baseline mammogram examination for women who are at least 30 but less than  
5 40 years of age; a mammogram examination every year for women age 40 and over; and, in the  
6 case of a woman who is under 40 years of age and has a family history of breast cancer or other  
7 breast cancer risk factors, a mammogram examination at such age and intervals as deemed  
8 medically necessary by the woman's health care provider; and

9           (2) A comprehensive ultrasound screening of an entire breast or breasts if a mammogram  
10 demonstrates heterogeneous or dense breast tissue based on the Breast Imaging Reporting and  
11 Data System established by the American College of Radiology or if a woman is believed to be  
12 at increased risk for breast cancer due to family history or prior personal history of breast cancer,  
13 positive genetic testing, or other indications as determined by a woman's physician or advanced  
14 practice nurse.

15           (b) The requirements of this section shall apply to all insurance policies issued by an  
16 insurer pursuant to this article delivered, issued for delivery, reissued, or extended in the state on  
17 and after January 1, 2020, or at any time thereafter when any term of the policy, contract, or plan  
18 is changed or any premium adjustment is made.

NOTE: The purpose of this bill is to establish insurance provisions required relating to breast cancer screenings.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.