

REFERENCE TITLE: insurance; breast screenings; cost sharing..

State of Arizona
House of Representatives
Fifty-sixth Legislature
First Regular Session
2023

HB 2684

Introduced by
Representatives Hernandez A: Hernandez C, Hernandez L, Seaman, Travers

AN ACT

AMENDING TITLE 20, CHAPTER 4, ARTICLE 3, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-841.14; AMENDING TITLE 20, CHAPTER 4, ARTICLE 9, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-1057.20; AMENDING TITLE 20, CHAPTER 6, ARTICLE 4, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-1376.11; AMENDING TITLE 20, CHAPTER 6, ARTICLE 5, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-1406.11; RELATING TO HEALTH INSURANCE.

(TEXT OF BILL BEGINS ON NEXT PAGE)

1 Be it enacted by the Legislature of the State of Arizona:

2 Section 1. Title 20, chapter 4, article 3, Arizona Revised
3 Statutes, is amended by adding section 20-841.13, to read:

4 20-841.14. Breast health examinations; cost sharing
5 prohibition; definitions

6 A. BEGINNING JANUARY 1, 2025, A HOSPITAL SERVICE CORPORATION OR A
7 MEDICAL SERVICE CORPORATION THAT ISSUES, AMENDS, DELIVERS OR RENEWS
8 SUBSCRIPTION CONTRACTS THAT PROVIDE BREAST HEALTH EXAMINATIONS, INCLUDING
9 SCREENINGS, DIAGNOSTIC BREAST EXAMINATIONS AND SUPPLEMENTAL BREAST
10 EXAMINATIONS, MAY NOT IMPOSE A COST SHARING REQUIREMENT ON A SUBSCRIBER.

11 B. FOR THE PURPOSES OF THIS SECTION:

12 1. "COST SHARING REQUIREMENT" MEANS A REQUIREMENT TO PAY ANY
13 DEDUCTIBLE, COINSURANCE, COPAYMENT, OUT-OF-POCKET MAXIMUM OR SIMILAR
14 OUT-OF-POCKET EXPENSE.

15 2. "DIAGNOSTIC BREAST EXAMINATION" MEANS A BREAST EXAMINATION THAT
16 IS MEDICALLY NECESSARY AND CLINICALLY APPROPRIATE, THAT INCLUDES
17 DIAGNOSTIC MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR BREAST
18 ULTRASOUND AND THAT IS USED TO EVALUATE:

19 (a) AN ABNORMALITY THAT IS SEEN OR SUSPECTED AS A RESULT OF A
20 BREAST SCREENING.

21 (b) AN ABNORMALITY THAT IS DETECTED BY ANY OTHER MEANS OF
22 EXAMINATION.

23 3. "SUPPLEMENTAL BREAST EXAMINATION" MEANS A BREAST EXAMINATION
24 THAT IS MEDICALLY NECESSARY AND CLINICALLY APPROPRIATE, THAT INCLUDES
25 DIAGNOSTIC MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR BREAST
26 ULTRASOUND AND THAT IS:

27 (a) USED TO SCREEN FOR BREAST CANCER WHEN THERE IS NO SEEN OR
28 SUSPECTED ABNORMALITY.

29 (b) BASED ON PERSONAL OR FAMILY MEDICAL HISTORY OR ADDITIONAL
30 FACTORS THAT MAY INCREASE AN INDIVIDUAL'S RISK OF BREAST CANCER.

31 Sec. 2. Title 20, chapter 4, article 9, Arizona Revised Statutes,
32 is amended by adding section 20-1057.20, to read:

33 20-1057.20. Breast health examinations; cost sharing
34 prohibition; definitions

35 A. BEGINNING JANUARY 1, 2025, A HEALTH CARE SERVICES ORGANIZATION
36 THAT ISSUES, AMENDS, DELIVERS OR RENEWS EVIDENCES OF COVERAGE THAT PROVIDE
37 BREAST HEALTH EXAMINATIONS, INCLUDING SCREENINGS, DIAGNOSTIC BREAST
38 EXAMINATIONS AND SUPPLEMENTAL BREAST EXAMINATIONS, MAY NOT IMPOSE A COST
39 SHARING REQUIREMENT ON AN ENROLLEE.

40 B. FOR THE PURPOSES OF THIS SECTION:

41 1. "COST SHARING REQUIREMENT" MEANS A REQUIREMENT TO PAY ANY
42 DEDUCTIBLE, COINSURANCE, COPAYMENT, OUT-OF-POCKET MAXIMUM OR SIMILAR
43 OUT-OF-POCKET EXPENSE.

44 2. "DIAGNOSTIC BREAST EXAMINATION" MEANS A BREAST EXAMINATION THAT
45 IS MEDICALLY NECESSARY AND CLINICALLY APPROPRIATE, THAT INCLUDES

1 DIAGNOSTIC MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR BREAST
2 ULTRASOUND AND THAT IS USED TO EVALUATE:

3 (a) AN ABNORMALITY THAT IS SEEN OR SUSPECTED AS A RESULT OF A
4 BREAST SCREENING.

5 (b) AN ABNORMALITY THAT IS DETECTED BY ANY OTHER MEANS OF
6 EXAMINATION.

7 3. "SUPPLEMENTAL BREAST EXAMINATION" MEANS A BREAST EXAMINATION
8 THAT IS MEDICALLY NECESSARY AND CLINICALLY APPROPRIATE, THAT INCLUDES
9 DIAGNOSTIC MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR BREAST
10 ULTRASOUND AND THAT IS:

11 (a) USED TO SCREEN FOR BREAST CANCER WHEN THERE IS NO SEEN OR
12 SUSPECTED ABNORMALITY.

13 (b) BASED ON PERSONAL OR FAMILY MEDICAL HISTORY OR ADDITIONAL
14 FACTORS THAT MAY INCREASE AN INDIVIDUAL'S RISK OF BREAST CANCER.

15 Sec. 3. Title 20, chapter 6, article 4, Arizona Revised Statutes,
16 is amended by adding section 20-1376.11, to read:

17 20-1376.11. Breast health examinations; cost sharing
18 prohibition; definitions

19 A. BEGINNING JANUARY 1, 2025, A DISABILITY INSURER THAT ISSUES,
20 AMENDS, DELIVERS OR RENEWS POLICIES THAT PROVIDE BREAST HEALTH
21 EXAMINATIONS, INCLUDING SCREENINGS, DIAGNOSTIC BREAST EXAMINATIONS AND
22 SUPPLEMENTAL BREAST EXAMINATIONS, MAY NOT IMPOSE A COST SHARING
23 REQUIREMENT ON AN INSURED.

24 B. FOR THE PURPOSES OF THIS SECTION:

25 1. "COST SHARING REQUIREMENT" MEANS A REQUIREMENT TO PAY ANY
26 DEDUCTIBLE, COINSURANCE, COPAYMENT, OUT-OF-POCKET MAXIMUM OR SIMILAR
27 OUT-OF-POCKET EXPENSE.

28 2. "DIAGNOSTIC BREAST EXAMINATION" MEANS A BREAST EXAMINATION THAT
29 IS MEDICALLY NECESSARY AND CLINICALLY APPROPRIATE, THAT INCLUDES
30 DIAGNOSTIC MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR BREAST
31 ULTRASOUND AND THAT IS USED TO EVALUATE:

32 (a) AN ABNORMALITY THAT IS SEEN OR SUSPECTED AS A RESULT OF A
33 BREAST SCREENING.

34 (b) AN ABNORMALITY THAT IS DETECTED BY ANY OTHER MEANS OF
35 EXAMINATION.

36 3. DISABILITY INSURER DOES NOT INCLUDE LIMITED BENEFIT COVERAGE AS
37 DEFINED IN SECTION 20-1137.

38 4. "SUPPLEMENTAL BREAST EXAMINATION" MEANS A BREAST EXAMINATION
39 THAT IS MEDICALLY NECESSARY AND CLINICALLY APPROPRIATE, THAT INCLUDES
40 DIAGNOSTIC MAMMOGRAPHY, BREAST MAGNETIC RESONANCE IMAGING OR BREAST
41 ULTRASOUND AND THAT IS:

42 (a) USED TO SCREEN FOR BREAST CANCER WHEN THERE IS NO SEEN OR
43 SUSPECTED ABNORMALITY.

44 (b) BASED ON PERSONAL OR FAMILY MEDICAL HISTORY OR ADDITIONAL
45 FACTORS THAT MAY INCREASE AN INDIVIDUAL'S RISK OF BREAST CANCER.

