

REFERENCE TITLE: insurance; cost sharing; breast examinations

State of Arizona
House of Representatives
Fifty-sixth Legislature
Second Regular Session
2024

HB 2411

Introduced by
Representatives Cook: Bliss, Carbone, Hernandez A, Willoughby

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 20-841.14, to read:

4 20-841.14. Breast examinations; cost sharing; high deductible
5 health plan; exception; definitions

6 A. A HOSPITAL SERVICE CORPORATION OR MEDICAL SERVICE CORPORATION
7 THAT ISSUES, AMENDS, DELIVERS OR RENEWS A SUBSCRIPTION CONTRACT ON OR
8 AFTER JANUARY 1, 2025 MAY NOT IMPOSE COST SHARING REQUIREMENTS FOR
9 DIAGNOSTIC BREAST EXAMINATIONS AND SUPPLEMENTAL BREAST EXAMINATIONS.

10 B. A HOSPITAL SERVICE CORPORATION OR MEDICAL SERVICE CORPORATION
11 THAT PROVIDES A SUBSCRIPTION CONTRACT TO A SUBSCRIBER THAT IS INTENDED TO
12 QUALIFY AS A HIGH DEDUCTIBLE HEALTH PLAN AS DEFINED IN 26 UNITED STATES
13 CODE SECTION 223(c)(2) MAY IMPOSE COST SHARING REQUIREMENTS FOR DIAGNOSTIC
14 BREAST EXAMINATIONS AND SUPPLEMENTAL BREAST EXAMINATIONS AND FOR ITEMS OR
15 SERVICES THAT ARE CLASSIFIED AS PREVENTIVE CARE UNTIL THE MINIMUM
16 DEDUCTIBLE IS MET.

17 C. FOR THE PURPOSES OF THIS SECTION:

18 1. "COST SHARING" MEANS A DEDUCTIBLE, COINSURANCE, COPAYMENT OR
19 SIMILAR OUT-OF-POCKET EXPENSE.

20 2. "DIAGNOSTIC BREAST EXAMINATION":

21 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
22 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
23 GUIDELINES.

24 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
25 MAMMOGRAPHY, DIAGNOSTIC MAMMOGRAPHY, MAGNETIC RESONANCE IMAGING OR
26 ULTRASOUND THAT IS USED TO EVALUATE AN ABNORMALITY THAT IS EITHER:

27 (i) SEEN OR SUSPECTED FROM A SCREENING EXAMINATION FOR BREAST
28 CANCER.

29 (ii) DETECTED BY ANOTHER MEANS OF EXAMINATION.

30 3. "SUPPLEMENTAL BREAST EXAMINATION":

31 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
32 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
33 GUIDELINES.

34 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
35 MAMMOGRAPHY, MAGNETIC RESONANCE IMAGING OR ULTRASOUND THAT IS ANY OF THE
36 FOLLOWING:

37 (i) USED TO SCREEN FOR BREAST CANCER WHEN THERE IS NO ABNORMALITY
38 SEEN OR SUSPECTED.

39 (ii) BASED ON A PERSONAL OR FAMILY MEDICAL HISTORY.

40 (iii) BASED ON ADDITIONAL FACTORS THAT MAY INCREASE AN INDIVIDUAL'S
41 RISK OF BREAST CANCER.

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

3 20-1057.20. Breast examinations; cost sharing; high
4 deductible health plan; exception; definitions

5 A. A HEALTH CARE SERVICES ORGANIZATION THAT ISSUES, AMENDS,
6 DELIVERS OR RENEWS AN EVIDENCE OF COVERAGE ON OR AFTER JANUARY 1, 2025 MAY
7 NOT IMPOSE COST SHARING REQUIREMENTS FOR DIAGNOSTIC BREAST EXAMINATIONS
8 AND SUPPLEMENTAL BREAST EXAMINATIONS.

9 B. A HEALTH CARE SERVICES ORGANIZATION THAT PROVIDES AN EVIDENCE OF
10 COVERAGE TO AN ENROLLEE THAT IS INTENDED TO QUALIFY AS A HIGH DEDUCTIBLE
11 HEALTH PLAN AS DEFINED IN 26 UNITED STATES CODE SECTION 223(c)(2) MAY
12 IMPOSE COST SHARING REQUIREMENTS FOR DIAGNOSTIC BREAST EXAMINATIONS AND
13 SUPPLEMENTAL BREAST EXAMINATIONS AND FOR ITEMS OR SERVICES THAT ARE
14 CLASSIFIED AS PREVENTIVE CARE UNTIL THE MINIMUM DEDUCTIBLE IS MET.

15 C. FOR THE PURPOSES OF THIS SECTION:

16 1. "COST SHARING" MEANS A DEDUCTIBLE, COINSURANCE, COPAYMENT OR
17 SIMILAR OUT-OF-POCKET EXPENSE.

18 2. "DIAGNOSTIC BREAST EXAMINATION":

19 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
20 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
21 GUIDELINES.

22 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
23 MAMMOGRAPHY, DIAGNOSTIC MAMMOGRAPHY, MAGNETIC RESONANCE IMAGING OR
24 ULTRASOUND THAT IS USED TO EVALUATE AN ABNORMALITY THAT IS EITHER:

25 (i) SEEN OR SUSPECTED FROM A SCREENING EXAMINATION FOR BREAST
26 CANCER.

27 (ii) DETECTED BY ANOTHER MEANS OF EXAMINATION.

28 3. "SUPPLEMENTAL BREAST EXAMINATION":

29 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
30 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
31 GUIDELINES.

32 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
33 MAMMOGRAPHY, MAGNETIC RESONANCE IMAGING OR ULTRASOUND THAT IS ANY OF THE
34 FOLLOWING:

35 (i) USED TO SCREEN FOR BREAST CANCER WHEN THERE IS NO ABNORMALITY
36 SEEN OR SUSPECTED.

37 (ii) BASED ON A PERSONAL OR FAMILY MEDICAL HISTORY.

38 (iii) BASED ON ADDITIONAL FACTORS THAT MAY INCREASE AN INDIVIDUAL'S
39 RISK OF BREAST CANCER.

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

42 20-1376.11. Breast examinations; cost sharing; high
43 deductible health plan; exception; definitions

44 A. A DISABILITY INSURER THAT ISSUES, AMENDS, DELIVERS OR RENEWS A
45 POLICY ON OR AFTER JANUARY 1, 2025 MAY NOT IMPOSE COST SHARING

1 REQUIREMENTS FOR DIAGNOSTIC BREAST EXAMINATIONS AND SUPPLEMENTAL BREAST
2 EXAMINATIONS.

3 B. A DISABILITY INSURER THAT PROVIDES A POLICY TO AN INSURED THAT
4 IS INTENDED TO QUALIFY AS A HIGH DEDUCTIBLE HEALTH PLAN AS DEFINED IN 26
5 UNITED STATES CODE SECTION 223(c)(2) MAY IMPOSE COST SHARING REQUIREMENTS
6 FOR DIAGNOSTIC BREAST EXAMINATIONS AND SUPPLEMENTAL BREAST EXAMINATIONS
7 AND FOR ITEMS OR SERVICES THAT ARE CLASSIFIED AS PREVENTIVE CARE UNTIL THE
8 MINIMUM DEDUCTIBLE IS MET.

9 C. FOR THE PURPOSES OF THIS SECTION:

10 1. "COST SHARING" MEANS A DEDUCTIBLE, COINSURANCE, COPAYMENT OR
11 SIMILAR OUT-OF-POCKET EXPENSE.

12 2. "DIAGNOSTIC BREAST EXAMINATION":

13 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
14 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
15 GUIDELINES.

16 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
17 MAMMOGRAPHY, DIAGNOSTIC MAMMOGRAPHY, MAGNETIC RESONANCE IMAGING OR
18 ULTRASOUND THAT IS USED TO EVALUATE AN ABNORMALITY THAT IS EITHER:

19 (i) SEEN OR SUSPECTED FROM A SCREENING EXAMINATION FOR BREAST
20 CANCER.

21 (ii) DETECTED BY ANOTHER MEANS OF EXAMINATION.

22 3. "SUPPLEMENTAL BREAST EXAMINATION":

23 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
24 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
25 GUIDELINES.

26 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
27 MAMMOGRAPHY, MAGNETIC RESONANCE IMAGING OR ULTRASOUND THAT IS ANY OF THE
28 FOLLOWING:

29 (i) USED TO SCREEN FOR BREAST CANCER WHEN THERE IS NO ABNORMALITY
30 SEEN OR SUSPECTED.

31 (ii) BASED ON A PERSONAL OR FAMILY MEDICAL HISTORY.

32 (iii) BASED ON ADDITIONAL FACTORS THAT MAY INCREASE AN INDIVIDUAL'S
33 RISK OF BREAST CANCER.

34 Sec. 4. Title 20, chapter 6, article 5, Arizona Revised Statutes,
35 is amended by adding section 20-1406.11, to read:

36 20-1406.11. Breast examinations; cost sharing; high
37 deductible health plan; exception; definitions

38 A. A GROUP OR BLANKET DISABILITY INSURER THAT ISSUES, AMENDS,
39 DELIVERS OR RENEWS A POLICY ON OR AFTER JANUARY 1, 2025 MAY NOT IMPOSE
40 COST SHARING REQUIREMENTS FOR DIAGNOSTIC BREAST EXAMINATIONS AND
41 SUPPLEMENTAL BREAST EXAMINATIONS.

42 B. A GROUP OR BLANKET DISABILITY INSURER THAT PROVIDES A POLICY TO
43 AN INSURED THAT IS INTENDED TO QUALIFY AS A HIGH DEDUCTIBLE HEALTH PLAN AS
44 DEFINED IN 26 UNITED STATES CODE SECTION 223(c)(2) MAY IMPOSE COST SHARING
45 REQUIREMENTS FOR DIAGNOSTIC BREAST EXAMINATIONS AND SUPPLEMENTAL BREAST

1 EXAMINATIONS AND FOR ITEMS OR SERVICES THAT ARE CLASSIFIED AS PREVENTIVE
2 CARE UNTIL THE MINIMUM DEDUCTIBLE IS MET.
3 C. FOR THE PURPOSES OF THIS SECTION:
4 1. "COST SHARING" MEANS A DEDUCTIBLE, COINSURANCE, COPAYMENT OR
5 SIMILAR OUT-OF-POCKET EXPENSE.
6 2. "DIAGNOSTIC BREAST EXAMINATION":
7 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
8 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
9 GUIDELINES.
10 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
11 MAMMOGRAPHY, DIAGNOSTIC MAMMOGRAPHY, MAGNETIC RESONANCE IMAGING OR
12 ULTRASOUND THAT IS USED TO EVALUATE AN ABNORMALITY THAT IS EITHER:
13 (i) SEEN OR SUSPECTED FROM A SCREENING EXAMINATION FOR BREAST
14 CANCER.
15 (ii) DETECTED BY ANOTHER MEANS OF EXAMINATION.
16 3. "SUPPLEMENTAL BREAST EXAMINATION":
17 (a) MEANS A MEDICALLY NECESSARY AND APPROPRIATE EXAMINATION OF THE
18 BREAST IN ACCORDANCE WITH THE NATIONAL COMPREHENSIVE CANCER NETWORK
19 GUIDELINES.
20 (b) INCLUDES AN EXAMINATION OF THE BREAST USING CONTRAST ENHANCED
21 MAMMOGRAPHY, MAGNETIC RESONANCE IMAGING OR ULTRASOUND THAT IS ANY OF THE
22 FOLLOWING:
23 (i) USED TO SCREEN FOR BREAST CANCER WHEN THERE IS NO ABNORMALITY
24 SEEN OR SUSPECTED.
25 (ii) BASED ON A PERSONAL OR FAMILY MEDICAL HISTORY.
26 (iii) BASED ON ADDITIONAL FACTORS THAT MAY INCREASE AN INDIVIDUAL'S
27 RISK OF BREAST CANCER.