LEGISLATURE OF NEBRASKA

ONE HUNDRED EIGHTH LEGISLATURE

FIRST SESSION

LEGISLATIVE BILL 145

Introduced by Bostar, 29.

Read first time January 06, 2023

Committee: Banking, Commerce and Insurance

- 1 A BILL FOR AN ACT relating to insurance; to amend section 44-785, Reissue
- 2 Revised Statutes of Nebraska; to change provisions relating to
- 3 coverage for screening mammography and breast examinations; and to
- 4 repeal the original section.
- 5 Be it enacted by the people of the State of Nebraska,

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1 Section 1. Section 44-785, Reissue Revised Statutes of Nebraska, is

- 2 amended to read:
- 3 44-785 (1) For purposes of this section:
- 4 (a) Diagnostic imaging means an imaging examination using
- 5 mammography, ultrasound imaging, or magnetic resonance imaging that is
- 6 designed to evaluate:
- 7 (i) A subjective or objective abnormality detected by a health care
- 8 provider or patient in a breast;
- 9 (ii) An abnormality seen by a health care provider on a screening
- 10 mammography; or
- 11 (iii) An abnormality previously identified by a health care provider
- 12 <u>as likely benign in a breast for which follow-up imaging is recommended</u>
- 13 by a health care provider;
- 14 (b) Screening mammography shall mean radiological examination of the
- 15 breast of asymptomatic women for the early detection of breast cancer,
- 16 which examination shall include (i) a cranio-caudal and a medial lateral
- 17 <u>oblique view of each breast and (ii) a licensed radiologist's</u>
- 18 interpretation of the results of the procedure. Screening mammography
- 19 shall not include diagnostic imaging or mammography, additional
- 20 projections required for lesion definition, breast ultrasound, or any
- 21 breast interventional procedure. Screening mammography shall be performed
- 22 by a mammogram supplier who meets the standards of the federal
- 23 <u>Mammography Quality Standards Act of 1992; and</u>
- 24 (c) Supplemental breast screening means a medically necessary and
- 25 appropriate examination of the breast, including breast magnetic
- 26 resonance imaging or breast ultrasound that is (i) used to screen for
- 27 <u>breast cancer when there is no abnormality seen or suspected and (ii)</u>
- 28 <u>based on a personal family medical history, dense breast tissue, or</u>
- 29 <u>additional factors that may increase the individual's risk of breast</u>
- 30 <u>cancer</u>.
- 31 (2) (1) Notwithstanding section 44-3,131, (a) any individual or

- 1 group sickness and accident insurance policy or subscriber contract
- 2 delivered, issued for delivery, or renewed in this state and any
- 3 hospital, medical, or surgical expense-incurred policy, except for
- 4 policies that provide coverage for a specified disease or other limited-
- 5 benefit coverage, and (b) any self-funded employee benefit plan to the
- 6 extent not preempted by federal law shall include coverage for screening
- 7 mammography as follows:
- 8 (i) For women who are thirty-five years of age and older but younger
- 9 than forty years of age, one base-line mammogram between thirty-five and
- 10 forty years of age;
- 11 (ii) For women who are <u>under</u> forty years of age <u>and have a family</u>
- 12 <u>history of breast cancer, a mammogram at the age and in the intervals</u>
- 13 considered medically necessary by the patients health care provider and
- 14 older but younger than fifty years of age, one mammogram every two years
- or more frequently based on the patient's physician's recommendation; and
- 16 (iii) For women who are <u>forty</u> fifty years of age or older, one
- 17 mammogram every year.
- 18 (3) Except as provided in subsection (4) of this section, this (2)
- 19 This section does not prevent application of deductible or copayment
- 20 provisions contained in the policy or health benefit plan or require that
- 21 coverage under an individual or group policy or health benefit plan be
- 22 extended to any other procedures. The coverage provided by this section
- 23 shall not be less favorable than for other radiological examinations.
- 24 This section does not apply if the covered individuals are provided an
- 25 ongoing screening mammography program which at a minimum meets the
- 26 requirements of this section as a separate benefit.
- 27 <u>(4) Any individual or group sickness and accident insurance policy</u>
- 28 or health benefit plan that provides coverage for screening mammography
- 29 <u>shall provide coverage for diagnostic imaging or mammography, diagnostic</u>
- 30 <u>ultrasound</u>, and supplemental breast screening.
- 31 (3) For purposes of this section, screening mammography shall mean

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- 1 radiological examination of the breast of asymptomatic women for the
- 2 early detection of breast cancer, which examination shall include (a) a
- 3 cranio-caudal and a medial lateral oblique view of each breast and (b) a
- 4 licensed radiologist's interpretation of the results of the procedure.
- 5 Screening mammography shall not include diagnostic mammography,
- 6 additional projections required for lesion definition, breast ultrasound,
- 7 or any breast interventional procedure. Screening mammography shall be
- 8 performed by a mammogram supplier who meets the standards of the federal
- 9 Mammography Quality Standards Act of 1992.
- 10 Sec. 2. Original section 44-785, Reissue Revised Statutes of
- 11 Nebraska, is repealed.