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H.621

An act relating to health insurance coverage for diagnostic breast imaging

It is hereby enacted by the General Assembly of the State of Vermont:

Sec. 1. 8 V.S.A. § 4100a is amended to read:

§ 4100a. MAMMOGRAMS AND OTHER BREAST IMAGING

SERVICES; COVERAGE REQUIRED

(a)(1) Insurers shall provide coverage for screening ~~by~~ mammography and
for other medically necessary breast imaging services upon recommendation of
a health care provider as needed to detect the presence of breast cancer and
other abnormalities of the breast or breast tissue. In addition, insurers shall
provide coverage for screening by ultrasound or another appropriate imaging
service for a patient for whom the results of a screening mammogram were
inconclusive or who has dense breast tissue, or both.

(2) Benefits provided shall cover the full cost of the mammography,
~~service or ultrasound, as applicable,~~ and other breast imaging services and shall
not be subject to any co-payment, deductible, coinsurance, or other cost-
sharing requirement or additional charge, except to the extent that such
coverage would disqualify a high-deductible health plan from eligibility for a
health savings account pursuant to 26 U.S.C. § 223.

(b) [Repealed.]

1 (c) This section shall apply only to ~~screening~~ procedures conducted by test
2 facilities accredited by the American College of Radiologists.

3 (d) As used in this subchapter:

4 (1) “Insurer” means any insurance company that provides health
5 insurance as defined in subdivision 3301(a)(2) of this title, nonprofit hospital
6 and medical service corporations, and health maintenance organizations. The
7 term does not apply to coverage for specified diseases or other limited benefit
8 coverage.

9 (2) “Mammography” means the x-ray examination of the breast using
10 equipment dedicated specifically for mammography, including the x-ray tube,
11 filter, compression device, and digital detector. The term includes breast
12 tomosynthesis.

13 (3) “Other breast imaging services” means diagnostic mammography,
14 ultrasound, and magnetic resonance imaging services that enable health care
15 providers to detect the presence or absence of breast cancer and other
16 abnormalities affecting the breast or breast tissue.

17 (4) “Screening” includes the mammography or ultrasound test procedure
18 and a qualified physician’s interpretation of the results of the procedure,
19 including additional views and interpretation as needed.

1 Sec. 2. EFFECTIVE DATE

2 This act shall take effect on January 1, 2026 and shall apply to all health
3 insurance plans issued on and after January 1, 2026 on such date as a health
4 insurer offers, issues, or renews the health insurance plan, but in no event later
5 than January 1, 2027.