

## Rep. Laura Sibia testimony on H.621, An act relating to health insurance coverage for diagnostic breast imaging

<https://legislature.vermont.gov/bill/status/2024/H.621>

This bill proposes to require health insurance plans to cover diagnostic breast imaging services without cost-sharing.

Breast cancer remains a significant health concern affecting countless individuals worldwide. Early detection is paramount in improving outcomes and saving lives. However, access to essential screening services, such as mammograms and other breast imaging procedures, remains a challenge for many individuals due to financial barriers and limited coverage options.

While the Affordable Care Act has made preventive screening mammography widely accessible, gaps persist for those requiring follow-up imaging or facing a higher risk of breast cancer.

Medically necessary diagnostic follow-up and supplemental imaging are crucial for early detection, yet high out-of-pocket costs often deter individuals from seeking timely care, leading to delays in diagnosis and dire consequences. In Vermont alone, more than 670 individuals will be diagnosed with breast cancer in 2024, with significant disparities persisting in early detection and mortality rates.

The bill proposes amendments to Section 4100a of Title 8, with the objective of ensuring that insurers provide coverage for screening mammography and other breast imaging services recommended by healthcare providers. Specifically:

1. **Coverage Mandate:** Insurers shall be required to cover the full cost of screening mammography, ultrasound, and other breast imaging services recommended by healthcare providers for the detection of breast cancer and abnormalities. This coverage shall include the screening procedures and interpretations thereof, without imposing any co-payment, deductible, coinsurance, or additional charges, except where necessary to maintain eligibility for high-deductible health plans.
2. **Inclusivity:** The bill ensures that coverage extends to screening by ultrasound for individuals with inconclusive mammogram results or dense breast tissue, acknowledging the importance of supplementary imaging modalities in certain cases.
3. **Quality Assurance:** Coverage shall only apply to screening procedures conducted by test facilities accredited by the American College of Radiologists, thereby emphasizing the importance of quality assurance and adherence to established standards.

The proposal would take effect on January 1, 2025, and apply to all health insurance plans issued, offered, or renewed on or after this date but no later than January 1, 2026.