HOUSE BILL NO. 1102

AN ACT TO PROVIDE FOR MANDATORY HEALTH INSURANCE COVERAGE FOR BONE MASS MEASUREMENT; AND FOR RELATED PURPOSES.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

SECTION 1. (1) Any hospital, health or medical expense insurance policy, hospital or medical service contract, employee welfare benefit plan, health and accident insurance policy, or any other insurance contract of this type, including a group insurance plan, and a self-insurance plan that provides medical and surgical benefits for accident and health services, which is delivered or issued for delivery in this state on or after January 1, 2002, shall include coverage for a qualified individual for scientifically-proven bone mass measurement for the diagnosis and treatment of osteoporosis.

(2) As used in this section, the following definitions shall apply:

(a) "Bone mass measurement" means a radiologic, radioisotopic or ultrasonic procedure or other scientifically-proven technologies performed on an individual for the purpose of measuring bone mass or detecting bone loss.

(b) "Qualified individual" means:

(i) An estrogen-deficient woman at clinical risk of osteoporosis who is considering treatment;

(ii) An individual with radiographic abnormalities suggestive of low bone mass from radiographic osteopenia to fractures associated with osteoporosis;
(iii) An individual with primary hyperthyroidism, hypogonadism or other disease states associated with low bone mass;
(iv) An individual receiving long-term corticosteroid therapy, anticonvulsant therapy or other therapies associated with increase bone loss; or
(v) An individual being monitored to assess the response to or efficacy of FDA-approved osteoporosis drug therapies.

(3) Nothing in this section shall apply to individually underwritten limited benefit health insurance policies.
(4) Any health insurance policy or benefit program in effect before January 1, 2003, shall be amended on its renewal date to conform to the provisions of this section.

SECTION 2. This act shall take effect and be in force from and after July 1, 2002.