

By: Senator(s) Dawkins, Carlton, Williamson,
Harvey, Hyde-Smith, Harden, Moffatt, Blackmon

To: Insurance;
Appropriations

SENATE BILL NO. 2785

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

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

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

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

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

20 (b) "Qualified individual" means:

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

23 (ii) An individual with radiographic abnormalities
24 suggestive of low bone mass from radiographic osteopenia, to
25 fractures associated with osteoporosis;

26 (iii) An individual with primary hyperthyroidism,
27 hypogonadism or other disease states associated with low bone
28 mass;

29 (iv) An individual receiving long term
30 corticosteroid therapy, anticonvulsant therapy or other therapies
31 associated with increase bone loss; or

32 (v) An individual being monitored to assess the
33 response to or efficacy of FDA-approved osteoporosis drug
34 therapies.

35 (3) Nothing in this section shall apply to individually
36 underwritten limited benefit health insurance policies.

37 (4) Any health insurance policy or benefit program in effect
38 prior to January 1, 2003, shall be amended on its renewal date to
39 conform to the provisions of this section.

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