

By: Senator(s) Hill

To: Insurance;
Appropriations

SENATE BILL NO. 2406

1 AN ACT TO AMEND SECTION 83-9-108, MISSISSIPPI CODE OF 1972,
2 TO REQUIRE HEALTH INSURANCE POLICIES TO OFFER COVERAGE FOR BREAST
3 ULTRASOUND UNDER CERTAIN CONDITIONS AND MAGNETIC RESONANCE IMAGING
4 IN ACCORDANCE WITH GUIDELINES ESTABLISHED BY THE AMERICAN CANCER
5 SOCIETY; AND FOR RELATED PURPOSES.

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

7 **SECTION 1.** Section 83-9-108, Mississippi Code of 1972, is
8 amended as follows:

9 83-9-108. (1) Every insurer shall offer in each group or
10 individual policy, contract or certificate of health insurance
11 issued or renewed for persons who are residents of this state,
12 coverage for annual screenings by low-dose mammography for all
13 women thirty-five (35) years of age or older for the presence of
14 occult breast cancer within the provisions of the policy, contract
15 or certificate. This coverage shall be offered on an optional
16 basis, and each primary insured must accept or reject such
17 coverage in writing and accept responsibility for premium payment.

18 (2) Such policy, contract or certificate shall provide
19 additional benefits for:



20 (a) Comprehensive ultrasound screening of an entire
21 breast or breasts if a mammogram demonstrates heterogeneous or
22 dense breast tissue based on the reporting required in Section
23 41-58-9, or if a woman is believed to be at increased risk for
24 breast cancer due to family history or prior personal history of
25 breast cancer, positive genetic testing or other indications as
26 determined by a woman's physician or advanced practice registered
27 nurse; and

28 (b) Magnetic resonance imaging of an entire breast or
29 breasts in accordance with guidelines established by the American
30 Cancer Society.

31 (* * *3) Such benefits for annual screenings by low-dose
32 mammography shall be at least as favorable as for other
33 radiological examinations and all benefits under this section
34 shall be subject to the same dollar limits, deductibles and
35 coinsurance factors. For purposes of this section, "low-dose
36 mammography" means the x-ray examination of the breast using
37 equipment dedicated specifically for mammography, including the
38 x-ray tube, filter, compression device, screens, films and
39 cassettes with a radiation exposure which is diagnostically
40 valuable and in keeping with the recommended "Average Patient
41 Exposure Guides" as published by the Conference of Radiation
42 Control Program Directors, Inc.

43 (* * *4) Except for cancer policies, nothing in this
44 section shall apply to accident-only, specified disease, hospital



45 indemnity, Medicare supplement, long-term care or limited benefit
46 health insurance policies.

47 **SECTION 2.** This act shall take effect and be in force from
48 and after July 1, 2018.

