

BILL ANALYSIS

H.B. 694
By: Hernandez
Insurance
Committee Report (Unamended)

BACKGROUND AND PURPOSE

Interested parties note that while a mammogram serves as an effective early detection method for breast cancer, an individual with dense breast tissue may require supplemental screening to determine if a tumor is present. The parties contend that in these cases insurance coverage for supplemental screening is essential, as those who cannot afford supplemental screening may lose treatment advantages available to an individual whose breast cancer is detected in its early stages. The parties assert that the use of such screenings in determining whether tumors are present is a simple preventive measure that could save lives. H.B. 694 seeks to provide for coverage of supplemental breast cancer screening under certain health benefit plans.

CRIMINAL JUSTICE IMPACT

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

RULEMAKING AUTHORITY

It is the committee's opinion that rulemaking authority is expressly granted to the commissioner of insurance in SECTION 9 of this bill.

ANALYSIS

H.B. 694 amends the Insurance Code to require an issuer of a health benefit plan that provides coverage for mammography to also offer to provide coverage for supplemental breast cancer screening as part of an annual well-woman examination covered under the plan if a licensed health care professional treating the enrollee or screening the enrollee for breast cancer finds that the enrollee has dense breast tissue and has additional risk factors for breast cancer that warrant supplemental breast cancer screening beyond mammography, as determined by the commissioner of insurance. The bill requires the commissioner by rule to determine such additional risk factors based on scientific research and models for breast cancer. The bill authorizes charging an additional premium for supplemental breast cancer screening coverage. The bill applies the requirement to offer such optional coverage to certain specified types of health benefit plans and coverages and exempts from that requirement specified types of health benefit plans, coverages, and related insurance policies, including a qualified health plan offered through a health benefit exchange. The bill's provisions apply to an insurance policy that is delivered, issued for delivery, or renewed on or after January 1, 2016.

EFFECTIVE DATE

September 1, 2015.