## Senate File 2358

## S-5077

- 1 Amend Senate File 2358 as follows:
- 2 1. By striking everything after the enacting clause and
- 3 inserting:
- 4 <Section 1. NEW SECTION. 514C.4A Supplemental and
- 5 diagnostic breast examinations.
- 6 l. As used in this section, unless the context otherwise
- 7 requires:
- 8 a. "Breast magnetic resonance imaging" or "breast MRI"
- 9 means an examination of a breast, following administration of
- 10 intravenous contrast, using a powerful magnetic field, radio
- 11 waves, and a computer to produce detailed pictures of the
- 12 structures within the breast.
- 13 b. "Breast ultrasound" means a noninvasive examination of
- 14 a breast using high-frequency sound waves to produce detailed
- 15 images of the breast.
- 16 c. "Covered person" means a policyholder, subscriber, or
- 17 other person participating in a policy, contract, or plan that
- 18 provides for third-party payment or prepayment of health or
- 19 medical expenses.
- 20 d. "Diagnostic breast examination" means a medically
- 21 necessary and appropriate examination of the breast that may
- 22 include a diagnostic mammogram, breast magnetic resonance
- 23 imaging, breast ultrasound, or other breast imaging, and that
- 24 is performed for any of the following reasons:
- 25 (1) To evaluate an abnormality seen or suspected during a
- 26 screening examination for breast cancer.
- 27 (2) To evaluate an abnormality detected by another means of
- 28 examination.
- 29 e. "Diagnostic mammogram" means a detailed examination of a
- 30 breast abnormality using X ray.
- 31 f. "Health care professional" means the same as defined in
- 32 section 514J.102.
- 33 g. "Health care services" means services for the diagnosis,
- 34 prevention, treatment, cure, or relief of a health condition,
- 35 illness, injury, or disease.

- 1 h. "Screening mammogram" means an examination of a breast
- 2 that aids in the early detection and diagnosis of breast
- 3 abnormalities including breast cancer.
- 4 i. "Supplemental breast examination" means a medically
- 5 necessary and appropriate examination of the breast that may
- 6 include breast magnetic resonance imaging, breast ultrasound,
- 7 contrast-enhanced mammography, or examination for dense
- 8 breast tissue as described by the breast imaging reporting
- 9 and data system of the American college of radiology, and
- 10 that is performed to screen for breast cancer when there is
- 11 no abnormality seen or suspected and based on an individual's
- 12 personal or family medical history, or additional factors that
- 13 may increase the individual's risk of breast cancer.
- 2. a. Notwithstanding the uniformity of treatment
- 15 requirements of section 514C.6, a policy, contract, or plan
- 16 providing for third-party payment or prepayment of health or
- 17 medical expenses shall provide coverage for supplemental breast
- 18 examinations and diagnostic breast examinations.
- 19 b. Coverage required under this section shall not be less
- 20 favorable than coverage a health carrier offers for screening
- 21 mammograms.
- 22 3. a. This section applies to the following classes of
- 23 third-party payment provider contracts, policies, or plans
- 24 delivered, issued for delivery, continued, or renewed in this
- 25 state on or after January 1, 2025:
- 26 (1) Individual or group accident and sickness insurance
- 27 providing coverage on an expense-incurred basis.
- 28 (2) An individual or group hospital or medical service
- 29 contract issued pursuant to chapter 509, 514, or 514A.
- 30 (3) An individual or group health maintenance organization
- 31 contract regulated under chapter 514B.
- 32 (4) A plan established for public employees pursuant to
- 33 chapter 509A.
- 34 b. This section shall not apply to accident-only, specified
- 35 disease, short-term hospital or medical, hospital confinement

SF 2358.3580 (1) 90

- 1 indemnity, credit, dental, vision, Medicare supplement,
- 2 long-term care, basic hospital and medical-surgical expense
- 3 coverage as defined by the commissioner of insurance,
- 4 disability income insurance coverage, coverage issued as a
- 5 supplement to liability insurance, workers' compensation or
- 6 similar insurance, or automobile medical payment insurance.
- 7 4. The commissioner of insurance may adopt rules pursuant to
- 8 chapter 17A to administer this section.>

CHERIELYNN WESTRICH