

~~(3) "MAMMOGRAM" MEANS X RAY EXAMINATION OF THE BREAST USING DEDICATED EQUIPMENT INCLUDING X RAY TUBE, FILTER, COMPRESSION DEVICE, SCREENS, FILMS, AND CASSETTES SPECIFICALLY FOR MAMMOGRAPHY WITH AVERAGE RADIATION EXPOSURE TO DELIVER LESS THAN 1 RAD MID BREAST, 2 VIEWS PER BREAST.~~

~~(4) "MASTECTOMY" MEANS THE SURGICAL REMOVAL OF ALL OR ANY PART OF THE BREAST FOR MEDICALLY NECESSARY REASONS.~~

~~(B) UPON THE REFERRAL OF A PATIENT FOR BREAST SCREENING, EVERY INSURANCE CONTRACT THAT PROVIDES COVERAGE FOR A MASTECTOMY OR FOR RECONSTRUCTIVE SURGERY OR A PROSTHETIC DEVICE INCIDENT TO A MASTECTOMY SHALL PROVIDE COVERAGE FOR:~~

~~(1) A BASELINE MAMMOGRAM FOR WOMEN AGE 35 TO 39;~~

~~(2) A MAMMOGRAM FOR WOMEN AGE 40 TO 49 EVERY 2 YEARS OR MORE FREQUENTLY IF RECOMMENDED BY A PHYSICIAN; AND~~

~~(3) AN ANNUAL MAMMOGRAM FOR WOMEN AGE 50 AND OVER.~~

~~(C) AN INSURER OR NONPROFIT HEALTH SERVICE PLAN MAY NOT IMPOSE ANY COPAYMENT OR DEDUCTIBLE FOR EXPENSES ARISING OUT OF THE COVERAGE REQUIRED BY THIS SECTION.~~

WHEREAS, Maryland has the tenth highest rate of breast cancer in the nation for women aged 50 to 70, with 300 women dying of breast cancer each year and an additional 3,000 being diagnosed with breast cancer each year; and

WHEREAS, The Interdepartmental Committee on Mandated Health Insurance Benefits has found that for women aged 50 and over, mammography screening provides an undisputed clinical benefit in diagnosing breast cancer and in saving lives; and

WHEREAS, 12 major medical organizations recommend screening mammograms either yearly or every 2 years; and

WHEREAS, Only 40 percent of women over age 40 obtain the test on an annual basis as recommended; and

WHEREAS, Some insurers do not pay for screening mammograms; and

WHEREAS, The two greatest barriers to physician referrals for screening mammograms are cost related, specifically, the high cost and lack of third party reimbursement; and

WHEREAS, The yearly treatment cost for breast cancer in Maryland is at least \$44 million with a \$45 million loss in productivity; and

WHEREAS, The difference in treating terminal cancer and the initial treatment of cancer is \$17,800 per case; and