

certain annual mammograms for women of a certain age; ~~prohibiting an insurer from imposing copayments, deductibles, coinsurance, or dollar limitations for coverage under this Act~~; requiring the insurer to provide mammography screening coverage up to a certain amount; defining certain terms; requiring insurers to reimburse only the expenses of facilities performing mammograms under this Act that are accredited by a certain organization; providing that the Interdepartmental Committee on Mandated Health Insurance Benefits may review the effectiveness of this Act after a certain date; requiring certain insurers to report certain information to the Insurance Commissioner for forwarding to the Interdepartmental Committee; providing for the ~~termination~~ application of this Act; and generally relating to health insurance coverage for mammography screening.

BY adding to

Article 48A - Insurance Code

Section 354JJ, 470Z, 477JJ, and 490M(g)

Annotated Code of Maryland

(1986 Replacement Volume and 1990 Supplement)

Preamble

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 physicians referral for screening mammograms are cost related, 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 dollars with a 45 million dollar loss in productivity; and

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

WHEREAS, Treatment costs could be reduced by approximately 27 million dollars if cases were detected earlier; and

WHEREAS, Mammography screening has a cost benefit of \$28,000 for every additional year of life saved for women aged 50 to 70; now, therefore,