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CALIFORNIA LEGISLATURE—2009–10 REGULAR SESSION

ASSEMBLY BILL

No. 113

Introduced by Assembly Member Portantino
(Principal coauthor: Senator Alquist)

January 13, 2009

An act to amend Section 1367.65 of, and to add Section 1367.651 to, the Health and Safety Code, and to amend Section 10123.81 of, and to add Section 10123.815 to, the Insurance Code, relating to health care coverage.

LEGISLATIVE COUNSEL'S DIGEST

AB 113, as amended, Portantino. Health care coverage: mammographies.

Existing law, the Knox-Keene Health Care Service Plan Act of 1975, provides for the licensure and regulation of health care service plans by the Department of Managed Health Care and makes a willful violation of the act a crime. Existing law also provides for the regulation of health insurers by the Department of Insurance. Under existing law, a health care service plan contract, except a specialized health care service plan contract, that is issued, amended, delivered, or renewed on or after January 1, 2000, is deemed to provide coverage for mammography for screening or diagnostic purposes upon referral by a participating nurse practitioner, participating certified nurse-midwife, or participating physician, providing care to the patient and operating within the scope of practice provided under existing law. Under existing

law, an individual or group policy of disability insurance that is issued, amended, delivered, or renewed on or after January 1, 2000, is deemed to provide specified coverage based upon age for mammography for screening or diagnostic purposes upon referral by a participating nurse practitioner, participating certified nurse-midwife, or participating physician, providing care to the patient and operating within the scope of practice provided under existing law.

This bill would provide that health care service plan contracts and individual or group policies of health insurance issued, amended, delivered, or renewed on or after July 1, 2011, shall be deemed to provide coverage for mammographies for screening or diagnostic purposes upon referral of a participating nurse practitioner, participating certified nurse-midwife, participating physician assistant, or participating physician, as specified. The bill would, commencing July 1, 2011, require plans and insurers subject to these provisions to provide subscribers or policyholders with information regarding recommended timelines for an individual to undergo tests for the screening or diagnosis of breast cancer, as specified.

Because this bill would specify additional requirements for health care service plans, the willful violation of which would be a crime, it would impose a state-mandated local program.

The California Constitution requires the state to reimburse local agencies and school districts for certain costs mandated by the state. Statutory provisions establish procedures for making that reimbursement.

This bill would provide that no reimbursement is required by this act for a specified reason.

Vote: majority. Appropriation: no. Fiscal committee: yes.
State-mandated local program: yes.

The people of the State of California do enact as follows:

- 1 SECTION 1. Section 1367.65 of the Health and Safety Code
- 2 is amended to read:
- 3 1367.65. (a) ~~On or after January 1, 2000~~ *Until June 30, 2011,*
- 4 every health care service plan contract, except a specialized health
- 5 care service plan contract, that is issued, amended, delivered, or
- 6 renewed shall be deemed to provide coverage for mammography
- 7 for screening or diagnostic purposes upon referral by a participating
- 8 nurse practitioner, participating certified nurse midwife, or

1 participating physician, providing care to the patient and operating
2 within the scope of practice provided under existing law.

3 (b) On or after July 1, 2011, every health care service plan
4 contract, except a specialized health care service plan contract,
5 that is issued, amended, delivered, or renewed shall be deemed to
6 provide coverage for mammography for screening or diagnostic
7 purposes upon referral by a participating nurse practitioner,
8 participating certified nurse midwife, participating physician
9 assistant, or participating physician, providing care to the patient
10 and operating within the scope of practice provided under existing
11 law.

12 (c) Nothing in this section shall be construed to prevent
13 application of copayment or deductible provisions in a plan, nor
14 shall this section be construed to require that a plan be extended
15 to cover any other procedures under an individual or a group health
16 care service plan contract. Nothing in this section shall be construed
17 to authorize a plan enrollee to receive the services required to be
18 covered by this section if those services are furnished by a
19 nonparticipating provider, unless the plan enrollee is referred to
20 that provider by a participating provider identified in subdivision
21 (a) or (b), as applicable, providing care to the patient.

22 SEC. 2. Section 1367.651 is added to the Health and Safety
23 Code, to read:

24 1367.651. Commencing July 1, 2011, a health care service
25 plan subject to Section 1367.6 or 1367.65 shall provide a subscriber
26 with information regarding recommended timelines for an
27 individual to undergo tests for the screening or diagnosis of breast
28 cancer. This information may be provided by written letter sent to
29 the subscriber, by publication in a newsletter sent to the subscriber,
30 by publication in evidence of coverage, by direct telephone call
31 to the subscriber, by electronic transmission, by Web-based portal
32 containing various plan and benefit information if the subscriber
33 has access to that portal, or by any other means that will reasonably
34 notify the subscriber of the recommended timelines for testing.
35 Communications made by a plan's contracted providers that satisfy
36 the requirements of this section shall constitute compliance by the
37 plan with this section.

38 SEC. 3. Section 10123.81 of the Insurance Code is amended
39 to read:

1 10123.81. (a) ~~On or after January 1, 2000~~*Until June 30, 2011*,
2 every individual or group policy of disability insurance or
3 self-insured employee welfare benefit plan that is issued, amended,
4 or renewed, shall be deemed to provide coverage for at least the
5 following, upon the referral of a nurse practitioner, certified
6 nurse-midwife, or physician, providing care to the patient and
7 operating within the scope of practice provided under existing law
8 for breast cancer screening or diagnostic purposes:

9 (1) A baseline mammogram for women age 35 to 39, inclusive.

10 (2) A mammogram for women age 40 to 49, inclusive, every
11 two years or more frequently based on the women's physician's
12 recommendation.

13 (3) A mammogram every year for women age 50 and over.

14 (b) On or after July 1, 2011, every individual or group policy
15 of health insurance that is issued, amended, delivered, or renewed
16 shall be deemed to provide coverage for mammography for
17 screening or diagnostic purposes upon referral by a participating
18 nurse practitioner, participating certified nurse-midwife,
19 participating physician assistant, or participating physician,
20 providing care to the patient and operating within the scope of
21 practice provided under existing law.

22 (c) Nothing in this section shall be construed to require an
23 individual or group policy to cover the surgical procedure known
24 as mastectomy or to prevent application of deductible or copayment
25 provisions contained in the policy or plan, nor shall this section
26 be construed to require that coverage under an individual or group
27 policy be extended to any other procedures.

28 (d) Nothing in this section shall be construed to authorize an
29 insured or plan member to receive the coverage required by this
30 section if that coverage is furnished by a nonparticipating provider,
31 unless the insured or plan member is referred to that provider by
32 a participating provider identified in subdivision (a) or (b), as
33 applicable, providing care to the patient.

34 (e) This section shall not apply to specialized health insurance,
35 Medicare supplement insurance, short-term limited duration health
36 insurance, CHAMPUS supplement insurance, TRI-CARE
37 supplement insurance, or to hospital indemnity, accident-only, or
38 specified disease insurance.

39 SEC. 4. Section 10123.815 is added to the Insurance Code, to
40 read:

1 10123.815. (a) Commencing July 1, 2011, a health insurer
2 subject to Section 10123.8 or 10123.81 shall provide a policyholder
3 with information regarding recommended timelines for an
4 individual to undergo tests for the screening or diagnosis of breast
5 cancer. This information may be provided by written letter sent to
6 the policyholder, by publication in a newsletter sent to the
7 policyholder, by publication in evidence of coverage, by direct
8 telephone call to the policyholder, by electronic transmission, by
9 Web-based portal containing various plan or policy and benefit
10 information if the policyholder has access to that portal, or by any
11 other means that will reasonably notify the policyholder of the
12 recommended timelines for testing. Communications made by an
13 insurer's contracted providers that satisfy the requirements of this
14 section shall constitute compliance by the insurer with this section.

15 (b) This section shall not apply to specialized health insurance,
16 Medicare supplement insurance, short-term limited duration health
17 insurance, CHAMPUS supplement insurance, TRI-CARE
18 supplement insurance, or to hospital indemnity, accident-only, or
19 specified disease insurance.

20 SEC. 5. No reimbursement is required by this act pursuant to
21 Section 6 of Article XIII B of the California Constitution because
22 the only costs that may be incurred by a local agency or school
23 district will be incurred because this act creates a new crime or
24 infraction, eliminates a crime or infraction, or changes the penalty
25 for a crime or infraction, within the meaning of Section 17556 of
26 the Government Code, or changes the definition of a crime within
27 the meaning of Section 6 of Article XIII B of the California
28 Constitution.