

HOUSE BILL No. 4078

February 2, 1989, Introduced by Reps. Berman, Rocca, DeMars, Hertel, Dolan, Brown, Emerson, Munsell, Stabenow, Jondahl, Johnson, Krause, Saunders, Emmons, Crandall, Gire, Runco, Gubow and Kilpatrick and referred to the Committee on Insurance.

A bill to amend Act No. 218 of the Public Acts of 1956,
entitled as amended

"The insurance code of 1956,"

as amended, being sections 500.100 to 500.8302 of the Michigan
Compiled Laws, by adding sections 3406d and 3616.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Section 1. Act No. 218 of the Public Acts of 1956, as
2 amended, being sections 500.100 to 500.8302 of the Michigan
3 Compiled Laws, is amended by adding sections 3406d and 3616 to
4 read as follows:

5 SEC. 3406D. (1) AN INSURER WHICH DELIVERS, ISSUES FOR
6 DELIVERY, OR RENEWS IN THIS STATE A HOSPITAL, MEDICAL, OR SURGI-
7 CAL EXPENSE INCURRED POLICY SHALL PROVIDE COVERAGE IN THAT
8 POLICY, IF ORDERED BY THE INSURED'S ATTENDING PHYSICIAN, FOR

1 BREAST CANCER DIAGNOSTIC SERVICES, BREAST CANCER TREATMENT, AND
2 BREAST CANCER REHABILITATIVE SERVICES.

3 (2) AN INSURER WHICH DELIVERS, ISSUES FOR DELIVERY, OR
4 RENEWS IN THIS STATE A HOSPITAL, MEDICAL, OR SURGICAL EXPENSE
5 INCURRED POLICY SHALL PROVIDE COVERAGE IN THAT POLICY, IF ORDERED
6 BY THE INSURED'S ATTENDING PHYSICIAN, FOR BREAST CANCER SCREENING
7 MAMMOGRAPHY, AS FOLLOWS:

8 (A) FOR 1 SCREENING MAMMOGRAPHY EXAMINATION IF PERFORMED ON
9 A WOMAN 35 YEARS OF AGE OR OLDER AND UNDER 40 YEARS OF AGE.

10 (B) FOR 1 SCREENING MAMMOGRAPHY EXAMINATION EVERY 12 MONTHS
11 IF PERFORMED ON A WOMAN 40 YEARS OF AGE OR OLDER.

12 (3) AS USED IN THIS SECTION:

13 (A) "BREAST CANCER DIAGNOSTIC SERVICES" MEANS A PROCEDURE
14 INTENDED TO AID IN THE DIAGNOSIS OF BREAST CANCER, DELIVERED ON
15 AN INPATIENT OR OUTPATIENT BASIS, INCLUDING BUT NOT LIMITED TO
16 MAMMOGRAPHY, SURGICAL BREAST BIOPSY, AND PATHOLOGIC EXAMINATION
17 AND INTERPRETATION.

18 (B) "BREAST CANCER REHABILITATIVE SERVICES" MEANS A PROCE-
19 DURE INTENDED TO IMPROVE THE RESULT OF, OR AMELIORATE THE DEBILI-
20 TATING CONSEQUENCES OF, TREATMENT OF BREAST CANCER, DELIVERED ON
21 AN INPATIENT OR OUTPATIENT BASIS, INCLUDING BUT NOT LIMITED TO
22 RECONSTRUCTIVE PLASTIC SURGERY, PHYSICAL THERAPY, BREAST PROSTHE-
23 SIS, AND PSYCHOLOGICAL AND SOCIAL SUPPORT SERVICES.

24 (C) "BREAST CANCER SCREENING MAMMOGRAPHY" MEANS A STANDARD
25 2-VIEW PER BREAST, LOW-DOSE RADIOGRAPHIC EXAMINATION OF THE
26 BREASTS, USING EQUIPMENT DESIGNED AND DEDICATED SPECIFICALLY FOR
27 MAMMOGRAPHY, IN ORDER TO DETECT UNSUSPECTED BREAST CANCER.

1 (D) "BREAST CANCER TREATMENT SERVICES" MEANS A PROCEDURE
2 INTENDED TO TREAT CANCER OF THE HUMAN BREAST, DELIVERED ON AN
3 INPATIENT OR OUTPATIENT BASIS, INCLUDING BUT NOT LIMITED TO SUR-
4 GERY, RADIATION THERAPY, CHEMOTHERAPY, HORMONAL THERAPY, AND
5 RELATED MEDICAL FOLLOW-UP SERVICES.

6 SEC. 3616. (1) AN INSURER WHICH DELIVERS, ISSUES FOR DELIV-
7 ERY, OR RENEWS IN THIS STATE A GROUP HOSPITAL, MEDICAL, OR SURGI-
8 CAL EXPENSE INCURRED POLICY SHALL PROVIDE COVERAGE IN THAT
9 POLICY, IF ORDERED BY THE INSURED'S ATTENDING PHYSICIAN, FOR
10 BREAST CANCER DIAGNOSTIC SERVICES, BREAST CANCER TREATMENT, AND
11 BREAST CANCER REHABILITATIVE SERVICES.

12 (2) AN INSURER WHICH DELIVERS, ISSUES FOR DELIVERY, OR
13 RENEWS IN THIS STATE A HOSPITAL, MEDICAL, OR SURGICAL EXPENSE
14 INCURRED POLICY SHALL PROVIDE COVERAGE IN THAT POLICY, IF ORDERED
15 BY THE INSURED'S ATTENDING PHYSICIAN, FOR BREAST CANCER SCREENING
16 MAMMOGRAPHY, AS FOLLOWS:

17 (A) FOR 1 SCREENING MAMMOGRAPHY EXAMINATION IF PERFORMED ON
18 A WOMAN 35 YEARS OF AGE OR OLDER AND UNDER 40 YEARS OF AGE.

19 (B) FOR 1 SCREENING MAMMOGRAPHY EXAMINATION EVERY 12 MONTHS
20 IF PERFORMED ON A WOMAN 40 YEARS OF AGE OR OLDER.

21 (3) AS USED IN THIS SECTION:

22 (A) "BREAST CANCER DIAGNOSTIC SERVICES" MEANS A PROCEDURE
23 INTENDED TO AID IN THE DIAGNOSIS OF BREAST CANCER, DELIVERED ON
24 AN INPATIENT OR OUTPATIENT BASIS, INCLUDING BUT NOT LIMITED TO
25 MAMMOGRAM, MAMMOGRAPHY, SURGICAL BREAST BIOPSY, AND PATHOLOGIC
26 EXAMINATION AND INTERPRETATION.

1 (B) "BREAST CANCER REHABILITATIVE SERVICES" MEANS A
2 PROCEDURE INTENDED TO IMPROVE THE RESULT OF, OR AMELIORATE, THE
3 DEBILITATING CONSEQUENCES OF TREATMENT OF BREAST CANCER, DELIV-
4 ERED ON AN INPATIENT OR OUTPATIENT BASIS, INCLUDING BUT NOT
5 LIMITED TO RECONSTRUCTIVE PLASTIC SURGERY, PHYSICAL THERAPY,
6 BREAST PROSTHESIS, AND PSYCHOLOGICAL AND SOCIAL SUPPORT
7 SERVICES.

8 (C) "BREAST CANCER SCREENING MAMMOGRAPHY" MEANS A STANDARD
9 2-VIEW PER BREAST, LOW-DOSE RADIOGRAPHIC EXAMINATION OF THE
10 BREASTS, USING EQUIPMENT DESIGNED AND DEDICATED SPECIFICALLY FOR
11 MAMMOGRAPHY, IN ORDER TO DETECT UNSUSPECTED BREAST CANCER.

12 (D) "BREAST CANCER TREATMENT SERVICES" MEANS A PROCEDURE
13 INTENDED TO TREAT CANCER OF THE HUMAN BREAST, DELIVERED ON AN
14 INPATIENT OR OUTPATIENT BASIS, INCLUDING BUT NOT LIMITED TO SUR-
15 GERY, RADIATION THERAPY, CHEMOTHERAPY, HORMONAL THERAPY, AND
16 RELATED MEDICAL FOLLOW-UP SERVICES.