

**FINAL  
FISCAL NOTE**

**Drafting Number:** LLS 13-0492  
**Prime Sponsor(s):** Rep. Primavera  
 Sen. Nicholson

**Date:** June 27, 2013  
**Bill Status:** Postponed Indefinitely  
**Fiscal Analyst:** Clare Pramuk (303-866-2677)

**TITLE:** CONCERNING HEALTH INSURANCE COVERAGE FOR PREVENTIVE BREAST IMAGING.

<b>Fiscal Impact Summary</b>	<b>FY 2013-2014</b>	<b>FY 2014-2015</b>
<b>State Revenue</b>		
<b>State Expenditures</b>		See State Expenditures section.
<b>FTE Position Change</b>		
<b>Effective Date:</b> The bill was postponed indefinitely by the Senate Health and Human Services Committee on May 2, 2013.		
<b>Appropriation Summary for FY 2013-2014:</b> None required.		
<b>Local Government Impact:</b> See Local Government Impact.		

**Summary of Legislation**

A mammogram is one type of breast imaging used for screening and diagnostic purposes and is a mandatory coverage provision for insurance policies regulated by state law. For individuals with at least 1 risk factor for breast cancer, the bill expands insurance coverage to include all types of breast imaging. The applicable risk factors include:

- having a family history of breast cancer;
- being 40 or older;
- presenting with symptoms; or
- having a genetic predisposition to breast cancer.

Under the bill, insurance coverage for breast imaging is not subject to policy deductibles, co-payments, or coinsurance.

**State Expenditures**

This bill applies to the health insurance plans offered to state employees under the state's employee benefit program. If this change in coverage results in increased expenditures for those plans, it may result in an increase in premiums. The State contribution is set based upon prevailing

market practices, measured as a percent cost share between the employer and employee. If this bill does effect cost, it may not be a dollar for dollar rate; the exact amount will be impacted by market conditions. This potential impact will be addressed through the Total Compensation Analysis conducted by DPA in the annual budget process.

**Local Government Impact**

HB13-1309 shifts costs from patients to insurance carriers in order to reduce the patient's out-of-pocket costs. As a result, premiums may increase for health insurance at the local level for policies that currently do not offer coverage or require co-payments or coinsurance for breast imaging. The size of the increase and who will bear the expense cannot be determined.

**Departments Contacted**

Health Care Policy and Financing  
Regulatory Agencies

Personnel and Administration