BULLETIN 2018-2

To: All Insurers Authorized to Write Health Insurance in Kansas

From: Ken Selzer, CPA, Commissioner of Insurance

Subject: Coverage for Mammography

Date: August 8, 2018

The purpose of this Bulletin is to direct insurers to the requirements set forth in K.S.A. 40-2230, which states:

Notwithstanding any provision of any policy, provision, contract, plan or agreement to which this act applies, whenever reimbursement or indemnity for laboratory or x-ray services are covered, reimbursement or indemnification shall not be denied for mammograms or pap smears when performed at the direction of a person licensed to practice medicine and surgery by the board of healing arts within the lawful scope of such person's license, including services performed at a mobile facility certified by the federal health care financing administration and performing mammography testing by American cancer society guidelines. A policy, provision, contract, plan or agreement may apply to mammograms or pap smears the same deductibles, coinsurance and other limitations as apply to other covered services.

For purposes of compliance with K.S.A. 40-2230, "mammograms" includes services up to and including tomosynthesis, or "3D mammography." As such, the same deductibles, copays, coinsurance and other limitations must be applied consistently when any type of mammography is performed. This includes the requirement on most plans that preventive mammography is performed with no cost to the patient.

The 3D mammography benefit shall apply with respect to health insurance coverage offered, sold, issued, or renewed in the individual market on or after January 1, 2019. With respect to group plans, the 3D mammography benefit shall apply to plan years beginning on or after January 1, 2019.

If you have any questions or concerns about this Bulletin, please contact Elizabeth Fike, Assistant General Counsel at elizabeth.fike@ks.gov.