

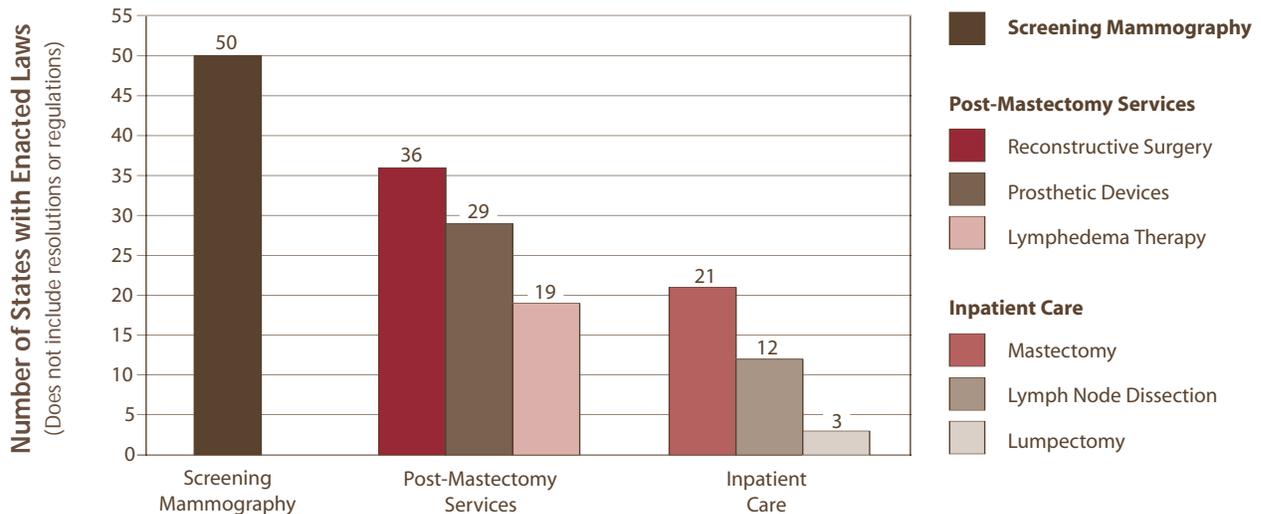


Fact Sheet: Breast Cancer

State Cancer
Legislative Database
Program, NCI

Coverage By Private Health Insurers

Number of States with Enacted Laws by Type of Service (through December 31, 2003)



All 50 states and the **District of Columbia** (collectively, states) have enacted laws addressing private health insurance coverage for breast cancer screening and/or breast cancer-related services. The bar chart above illustrates the number of states with laws addressing private health insurance coverage for: (1) screening mammography; (2) post-mastectomy services (i.e., reconstructive surgery, prosthetic devices, and therapy for lymphedema); and (3) inpatient care following a mastectomy, lymph node dissection, or lumpectomy.

Screening Mammography

- All states except **Utah** have enacted legislation addressing mammography coverage.
- Forty-six states require insurers to provide coverage for screening mammography; **Arkansas**, **Michigan**, and **Mississippi** require insurers to offer such coverage.
- **Ohio's** law is unique: it requires certain insurers to *provide* coverage and others to *offer* coverage.

Post-Mastectomy Services

- Thirty-six states have enacted legislation addressing coverage for post-mastectomy services.
- Thirty-four states require insurers to provide coverage for reconstructive surgery after mastectomy, including surgery to establish breast symmetry. **Kentucky** law mandates that insurers offer such coverage and **Michigan** law mandates that insurers offer or include such coverage.

- Twenty-seven states require insurers to provide coverage for prosthetic devices after surgery; in **Kentucky**, insurers must offer such coverage and in **Michigan**, insurers must offer or include such coverage.
- Twenty-seven states require insurers to provide coverage for both reconstruction and prostheses; **Kentucky** requires insurers to offer coverage for both reconstruction and prostheses; **Michigan** requires insurers to offer or include such coverage.
- Insurers in 18 states must provide coverage for lymphedema therapy. Insurers in **Kentucky** must offer such coverage.
- Eighteen states require insurers to provide coverage for reconstructive surgery, prostheses, and lymphedema therapy. **Kentucky** requires insurers to offer such coverage.

Inpatient Care

- Twenty-one states have enacted legislation requiring insurers to provide inpatient care following a mastectomy.
- Twelve states require insurers to provide coverage for inpatient care following lymph node dissection.
- Twelve states require insurers to provide coverage for inpatient care following both mastectomy and lymph node dissection.
- Three states—**Maine**, **Montana**, and **New York**—require insurers to provide coverage for inpatient care following mastectomy, lymph node dissection, and lumpectomy.

The SCLD contains information synthesized from state-level laws. The SCLD does not contain state-level regulations; measures implemented by counties, cities, or other localities; case law; opinions of the Attorneys General; or data addressing the implementation of state laws—all of which may vary significantly from the laws reported herein.

Source: National Cancer Institute: State Cancer Legislative Database Program, Bethesda, MD, 2004.

Breast Cancer Coverage by Private Health Insurers

Enacted Laws by Type of Service (through December 31, 2003)

State	Screening	Post-Mastectomy Services			Inpatient Care		
	Mammography	Reconstructive Surgery	Prosthetic Devices	Lymphedema	Mastectomy	Lymph Node Dissection	Lumpectomy
Alabama	▲						
Alaska	▲						
Arizona	▲	▲	▲	▲			
Arkansas	●	▲	▲	▲	▲		
California	▲	▲	▲	▲	▲	▲	
Colorado	▲						
Connecticut	▲	▲			▲	▲	
Delaware	▲	▲	▲	▲			
District of Columbia	▲	▲	▲	▲			
Florida	▲	▲	▲		▲		
Georgia	▲				▲	▲	
Hawaii	▲						
Idaho	▲						
Illinois	▲	▲	▲	▲	▲		
Indiana	▲	▲	▲				
Iowa	▲						
Kansas	▲	▲	▲	▲			
Kentucky	▲	●	●	●	▲		
Louisiana	▲	▲	▲	▲			
Maine	▲	▲			▲	▲	▲
Maryland	▲	▲	▲				
Massachusetts	▲						
Michigan	●	●	●				
Minnesota	▲	▲	▲	▲			
Mississippi	●						
Missouri	▲	▲	▲				
Montana	▲	▲	▲		▲	▲	▲
Nebraska	▲	▲	▲	▲			
Nevada	▲	▲	▲				
New Hampshire	▲	▲					
New Jersey	▲	▲	▲		▲		
New Mexico	▲				▲	▲	
New York	▲	▲			▲	▲	▲
North Carolina	▲	▲	▲	▲	▲		
North Dakota	▲	▲	▲	▲			
Ohio	■						
Oklahoma	▲	▲			▲	▲	
Oregon	▲	▲	▲	▲	▲		
Pennsylvania	▲	▲	▲	▲	▲		
Rhode Island	▲	▲	▲		▲	▲	
South Carolina	▲	▲	▲		▲		
South Dakota	▲						
Tennessee	▲	▲					
Texas	▲	▲	▲	▲	▲	▲	
Utah		▲	▲	▲			
Vermont	▲						
Virginia	▲	▲	▲	▲	▲	▲	
Washington	▲	▲					
West Virginia	▲	▲	▲	▲	▲	▲	
Wisconsin	▲						
Wyoming	▲						
TOTAL	50	36	29	19	21	12	3

▲ = requires insurers to provide coverage

● = requires insurers to offer coverage

■ = specifies that certain private insurers must provide coverage while others must offer coverage