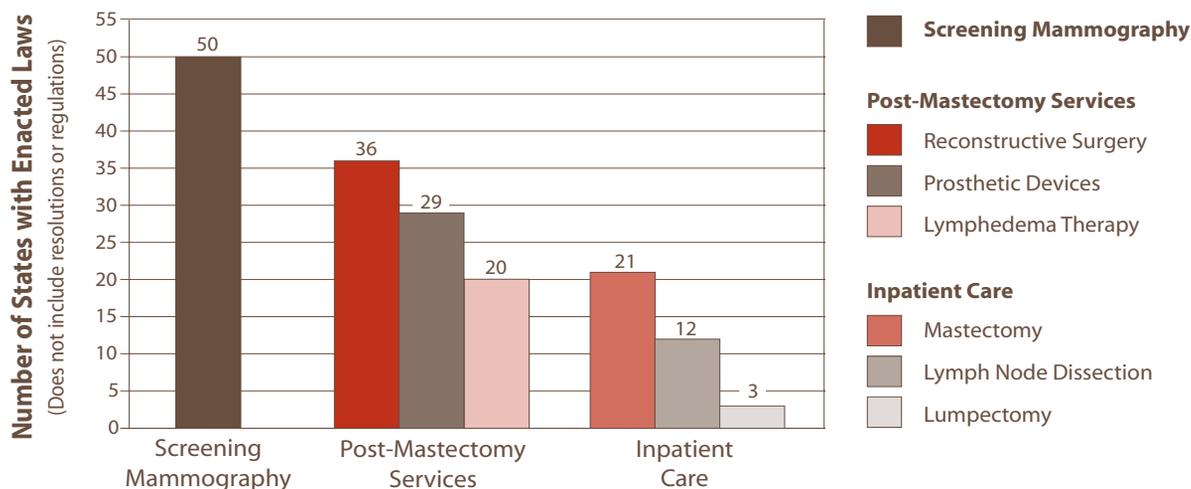




Breast Cancer

Coverage By Private Health Insurers

Number of States with Enacted Laws by Type of Service (through December 31, 2005)



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 19 states must provide coverage for lymphedema therapy. Insurers in **Kentucky** must offer such coverage.
- Nineteen 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; executive orders; measures implemented by counties, cities, or other localities; case law; Attorneys General opinions; or data addressing the implementation of state laws—all of which vary significantly from the laws reported herein.

Source: National Cancer Institute: State Cancer Legislative Database Program, Bethesda, MD, 2006

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Breast Cancer Coverage by Private Health Insurers

Enacted Laws by Type of Service (as of December 31, 2005)

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	▲						
Totals	50	36	29	20	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