



## 95TH GENERAL ASSEMBLY

### State of Illinois

### 2007 and 2008

### SB0422

Introduced 2/7/2007, by Sen. Martin A. Sandoval

#### SYNOPSIS AS INTRODUCED:

215 ILCS 5/356g.5 new

215 ILCS 125/4-6.5

215 ILCS 165/10

from Ch. 32, par. 604

Amends the Illinois Insurance Code, the Health Maintenance Organization Act, and the Voluntary Health Services Plans Act. Provides that every insurer shall provide, in each group or individual policy, contract, or certificate of accident or health insurance issued or renewed for persons who are residents of Illinois, coverage for a complete and thorough physical examination of the breast, including but not limited to a comprehensive clinical breast examination of 6-10 minutes in length (that is, an examination of 3-5 minutes in length for each breast), performed by a health care provider to check for lumps and other changes for the purpose of early detection and prevention of breast cancer as follows: (1) annually for women 18 years of age and older; and (2) at any time at the recommendation of the woman's health care provider. Provides that every insurer must establish a separate and distinct reimbursement code for comprehensive clinical breast examinations of 6-10 minutes in length. Makes these provisions applicable to health maintenance organizations and health services plan corporations. Effective immediately.

LRB095 09036 DRJ 29227 b

FISCAL NOTE ACT  
MAY APPLY

STATE MANDATES  
ACT MAY REQUIRE  
REIMBURSEMENT

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by adding  
5 Section 356g.5 as follows:

6 (215 ILCS 5/356g.5 new)

7 Sec. 356g.5. Comprehensive clinical breast exam.

8 (a) The General Assembly finds that comprehensive clinical  
9 breast examinations of 6-10 minutes in length are a critical  
10 tool in the early detection of breast cancer. Studies have  
11 proven that comprehensive clinical breast examinations of 6-10  
12 minutes in length are effective in detecting breast cancer  
13 while the disease is in its earlier and more treatable stages.  
14 Insurer reimbursement of comprehensive clinical breast  
15 examinations of 6-10 minutes in length is essential to the  
16 effort to reduce breast cancer deaths in Illinois.

17 (b) Every insurer shall provide, in each group or  
18 individual policy, contract, or certificate of accident or  
19 health insurance issued or renewed for persons who are  
20 residents of Illinois, coverage for a complete and thorough  
21 physical examination of the breast, including but not limited  
22 to a comprehensive clinical breast examination of 6-10 minutes  
23 in length (that is, an examination of 3-5 minutes in length for

1 each breast), performed by a health care provider to check for  
2 lumps and other changes for the purpose of early detection and  
3 prevention of breast cancer as follows:

4 (1) annually for women 18 years of age and older; and

5 (2) at any time at the recommendation of the woman's  
6 health care provider.

7 (c) An insurance policy, contract, or certificate must  
8 provide coverage for physical examinations of the breast as  
9 described in subsection (b) regardless of whether a health care  
10 provider performs other preventive women's health examinations  
11 or makes a referral for other preventive women's health  
12 examinations at the same time the health care provider performs  
13 the breast examination.

14 (d) Every insurer must establish a separate and distinct  
15 reimbursement code for comprehensive clinical breast  
16 examinations of 6-10 minutes in length.

17 Section 10. The Health Maintenance Organization Act is  
18 amended by changing Section 4-6.5 as follows:

19 (215 ILCS 125/4-6.5)

20 Sec. 4-6.5. Required health benefits; Illinois Insurance  
21 Code requirements. A health maintenance organization is  
22 subject to the provisions of Sections 155.37, 356g.5, 356t,  
23 356u, and 356z.1 of the Illinois Insurance Code.

24 (Source: P.A. 92-130, eff. 7-20-01; 92-440, eff. 8-17-01;

1 92-651, eff. 7-11-02.)

2 Section 15. The Voluntary Health Services Plans Act is  
3 amended by changing Section 10 as follows:

4 (215 ILCS 165/10) (from Ch. 32, par. 604)

5 Sec. 10. Application of Insurance Code provisions. Health  
6 services plan corporations and all persons interested therein  
7 or dealing therewith shall be subject to the provisions of  
8 Articles IIA and XII 1/2 and Sections 3.1, 133, 140, 143, 143c,  
9 149, 155.37, 354, 355.2, 356g.5, 356r, 356t, 356u, 356v, 356w,  
10 356x, 356y, 356z.1, 356z.2, 356z.4, 356z.5, 356z.6, 356z.8,  
11 364.01, 367.2, 368a, 401, 401.1, 402, 403, 403A, 408, 408.2,  
12 and 412, and paragraphs (7) and (15) of Section 367 of the  
13 Illinois Insurance Code.

14 (Source: P.A. 93-102, eff. 1-1-04; 93-529, eff. 8-14-03;  
15 93-853, eff. 1-1-05; 93-1000, eff. 1-1-05; 94-1076, eff.  
16 12-29-06.)

17 Section 99. Effective date. This Act takes effect upon  
18 becoming law.