



## HOUSE COMMITTEE ON APPROPRIATIONS

# FISCAL NOTE

SENATE BILL NO. 595

PRINTERS NO. 1722

PRIME SPONSOR: Mensch

### COST / (SAVINGS)

FUND	FY 2019/20	FY 2020/21
General Fund	\$0	See Fiscal Impact

#### SUMMARY:

Senate Bill 595 amends the Insurance Company Law of 1921 concerning coverage for mammographic examinations and diagnostic breast imaging. It would take effect in 60 days.

#### ANALYSIS:

Senate Bill 595 requires insurance coverage for supplemental magnetic resonance imaging and ultrasound screenings if a physician believes a woman is at an increased risk for breast cancer due to dense breast tissue or other increased risk factors as provided for in the legislation.

#### FISCAL IMPACT:

The federal Affordable Care Act (ACA) establishes a list of Essential Health Benefits (EHB) that must be covered by any insurance plan offered on the health insurance exchange. If a state mandates coverage in addition to the EHB, the state may have to pay the cost of that mandate. However, while this requirement has been a part of the ACA since its passage, the federal government has yet to require any such payments from a state. The additional diagnostic breast imaging required by SB 595 is not a part of the current federal EHB requirements. As a result, the state might have to cover the cost of such imaging, which the Pennsylvania Insurance Department estimates could cost the Commonwealth about \$4.8 million annually. But again, such payments have never been enforced.

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House Appropriations Committee (R)

**DATE:** June 24, 2020

*Estimates are calculated using the best information available. Actual costs and revenue impact incurred may vary from estimates.*