

# WEST VIRGINIA LEGISLATURE

## 2025 REGULAR SESSION

Introduced

### Senate Bill 262

FISCAL  
NOTE

By Senator Chapman

[Introduced February 12, 2025; referred  
to the Committee on Banking and Insurance; and  
then to the Committee on Finance]

1 A BILL to amend and reenact §33-16-3g and §33-24-7b of the Code of West Virginia, 1931, as  
 2 amended; and to amend the code by adding six new sections, designated §5-16-7h, §33-  
 3 15-4y, §33-16-3pp, §33-24-7z, §33-25-8w, and §33-25A-8z, relating to insurance  
 4 coverage for annual breast cancer screening.

*Be it enacted by the Legislature of West Virginia:*

**CHAPTER 5. GENERAL POWERS AND AUTHORITY OF THE  
 GOVERNOR, SECRETARY OF STATE AND ATTORNEY GENERAL;  
 BOARD OF PUBLIC WORKS; MISCELLANEOUS AGENCIES,  
 COMMISSIONS, OFFICES, PROGRAMS, ETC.**

**ARTICLE 16. WEST VIRGINIA PUBLIC EMPLOYEES INSURANCE ACT.**

**§5-16-7h. Required coverage for breast cancer screenings.**

1 (a) The agency shall provide coverage for the cost of health care services pursuant to this  
 2 article for the cost of the following health care services: One mammogram examination every year  
 3 for women aged 40 and over without first requiring an order for the same; and, in the case of a  
 4 woman who is under 40 years of age and has a family history of breast cancer or other breast  
 5 cancer risk factors, a mammogram examination at such age and intervals as deemed medically  
 6 necessary by the woman's health care provider.

7 (b) This section applies to all coverage issued by this agency delivered, issued for delivery,  
 8 reissued, or extended in the state on and after January 1, 2025, or at any time thereafter when any  
 9 term of the policy, contract, or plan is changed or any premium adjustment is made.

**CHAPTER 33. INSURANCE.**

**ARTICLE 15. ACCIDENT AND SICKNESS INSURANCE.**

**§33-15-4y. Required coverage for breast cancer screenings.**

1 (a) An insurance policy issued by an insurer pursuant to this article that provides

2 reimbursement or indemnity for laboratory or X-ray services shall provide coverage for the cost of  
 3 the following health care services: One mammogram examination every year for women aged 40  
 4 and over without first requiring an order for the same; and, in the case of a woman who is under 40  
 5 years of age and has a family history of breast cancer or other breast cancer risk factors, a  
 6 mammogram examination at such age and intervals as deemed medically necessary by the  
 7 woman's health care provider.

8 (b) The requirements of this section shall apply to all insurance policies issued by an  
 9 insurer pursuant to this article delivered, issued for delivery, reissued, or extended in the state on  
 10 and after January 1, 2025, or at any time thereafter when any term of the policy, contract, or plan is  
 11 changed or any premium adjustment is made.

**ARTICLE 16. GROUP ACCIDENT AND SICKNESS INSURANCE.**

**§33-16-3g. Third party reimbursement for mammography, pap smear or human papilloma virus testing.**

1 ~~(a) Notwithstanding any provision of any policy, provision, contract, plan or agreement to~~  
 2 ~~which this article applies, whenever~~ If reimbursement or indemnity for laboratory or X-ray services  
 3 are covered, reimbursement or indemnification shall may not be denied for any of the following  
 4 when performed for cancer screening or diagnostic purposes: ~~at the direction of a person licensed~~  
 5 ~~to practice medicine and surgery by the board of Medicine~~

6 ~~(1) Mammograms when medically appropriate and consistent with the current guidelines~~  
 7 ~~from the United States Preventive Services Task Force~~

8 ~~(2) A pap smear, either conventional or liquid-based cytology, whichever is medically~~  
 9 ~~appropriate and consistent with the current guidelines from the United States Preventive Services~~  
 10 ~~Task Force or The American College of Obstetricians and Gynecologists, for women age 18 or~~  
 11 ~~over; and~~

12 ~~(3) (2) A test for the human papilloma virus (HPV) for women age 18 or over, when~~  
 13 ~~medically appropriate and consistent with the current guidelines from either the United States~~

14 Preventive Services Task Force or The American College of Obstetricians and Gynecologists for  
15 women age 18 and over.

16 (b) A policy, provision, contract, plan, or agreement may apply to mammograms, pap  
17 smears or human papilloma virus (HPV) test the same deductibles, coinsurance and other  
18 limitations as apply to other covered services.

**§33-16-3pp. Required coverage for breast cancer screenings.**

1 (a) An insurance policy issued by an insurer pursuant to this article that provides  
2 reimbursement or indemnity for laboratory or X-ray services shall provide coverage for the cost of  
3 the following health care services: One mammogram examination every year for women aged 40  
4 and over without first requiring an order for the same; and, in the case of a woman who is under 40  
5 years of age and has a family history of breast cancer or other breast cancer risk factors, a  
6 mammogram examination at such age and intervals as deemed medically necessary by the  
7 woman's health care provider.

8 (b) The requirements of this section shall apply to all insurance policies issued by an  
9 insurer pursuant to this article delivered, issued for delivery, reissued, or extended in the state on  
10 and after January 1, 2025, or at any time thereafter when any term of the policy, contract, or plan is  
11 changed or any premium adjustment is made.

**ARTICLE 24. HOSPITAL SERVICE CORPORATIONS, MEDICAL SERVICE  
CORPORATIONS, DENTAL SERVICE CORPORATIONS AND HEALTH  
SERVICE CORPORATIONS.**

**§33-24-7b. Third party reimbursement for mammography, pap smear or human papilloma  
virus testing.**

1 (a) ~~Notwithstanding any provision of any policy, provision, contract, plan or agreement to~~  
2 ~~which this article applies, whenever~~ If reimbursement or indemnity for laboratory or X-ray services  
3 are covered, reimbursement or indemnification shall may not be denied for any of the following

4 when performed for cancer screening or diagnostic purposes, at the direction of a person licensed  
5 to practice medicine and surgery by the board of Medicine:

6 ~~(1) Mammograms when medically appropriate and consistent with the current guidelines~~  
7 ~~from the United States Preventive Services Task Force;~~

8 ~~(2) (1) A pap smear, either conventional or liquid-based cytology, whichever is medically~~  
9 ~~appropriate and consistent with the current guidelines from either the United States Preventive~~  
10 ~~Services Task Force or The American College of Obstetricians and Gynecologists, for women age~~  
11 ~~18 or over; or~~

12 ~~(3) (2) A test for the human papilloma virus (HPV), when medically appropriate and~~  
13 ~~consistent with the current guidelines from either the United States Preventive Services Task~~  
14 ~~Force or The American College of Obstetricians and Gynecologists, for women age 18 or over.~~

15 (b) A policy, provision, contract, plan or agreement may apply to mammograms, pap  
16 smears or human papilloma virus (HPV) test the same deductibles, coinsurance and other  
17 limitations as apply to other covered services.

**§33-24-7z. Required coverage for breast cancer screenings.**

1 (a)(1) A contract, plan or agreement issued by an insurer pursuant to this article that  
2 provides reimbursement or indemnity for laboratory or X-ray services shall provide coverage for  
3 the cost of the following health care services: One mammogram examination every year for  
4 women aged 40 and over without first requiring an order for the same; and, in the case of a woman  
5 who is under 40 years of age and has a family history of breast cancer or other breast cancer risk  
6 factors, a mammogram examination at such age and intervals as deemed medically necessary by  
7 the woman's health care provider; and

8 (2) A comprehensive ultrasound screening of an entire breast or breasts if a mammogram  
9 demonstrates heterogeneous or dense breast tissue based on the Breast Imaging Reporting and  
10 Data System established by the American College of Radiology or if a woman is believed to be at  
11 increased risk for breast cancer due to family history or prior personal history of breast cancer,

12 positive genetic testing, or other indications as determined by a woman's physician or advanced  
13 practice nurse.

14 (b) The requirements of this section shall apply to all insurance policies issued by an  
15 insurer pursuant to this article delivered, issued for delivery, reissued, or extended in the state on  
16 and after January 1, 2025, or at any time thereafter when any term of the policy, contract, or plan is  
17 changed or any premium adjustment is made.

**ARTICLE 25. HEALTH CARE CORPORATIONS.**  
**§33-25-8w. Required coverage for breast cancer screenings.**

1 (a) A contract, plan or agreement issued by an insurer pursuant to this article that provides  
2 reimbursement or indemnity for laboratory or X-ray services shall provide coverage for the cost of  
3 the following health care services: One mammogram examination every year for women aged 40  
4 and over without first requiring an order for the same; and, in the case of a woman who is under 40  
5 years of age and has a family history of breast cancer or other breast cancer risk factors, a  
6 mammogram examination at such age and intervals as deemed medically necessary by the  
7 woman's health care provider.

8 (b) The requirements of this section shall apply to all insurance policies issued by an  
9 insurer pursuant to this article delivered, issued for delivery, reissued, or extended in the state on  
10 and after January 1, 2025, or at any time thereafter when any term of the policy, contract, or plan is  
11 changed or any premium adjustment is made.

**ARTICLE 25A. HEALTH MAINTENANCE ORGANIZATION ACT.**  
**§33-25A-8z. Required coverage for breast cancer screenings.**

1 (a) A contract, plan or agreement issued by an insurer pursuant to this article that provides  
2 reimbursement or indemnity for laboratory or X-ray services shall provide coverage for the cost of  
3 the following health care services: One mammogram examination every year for women aged 40  
4 and over without first requiring an order for the same; and, in the case of a woman who is under 40

5 years of age and has a family history of breast cancer or other breast cancer risk factors, a  
6 mammogram examination at such age and intervals as deemed medically necessary by the  
7 woman's health care provider.

8 (b) The requirements of this section shall apply to all insurance policies issued by an  
9 insurer pursuant to this article delivered, issued for delivery, reissued, or extended in the state on  
10 and after January 1, 2025, or at any time thereafter when any term of the policy, contract, or plan is  
11 changed or any premium adjustment is made.

NOTE: The purpose of this bill is to establish insurance provisions that require coverage for annual breast cancer screenings.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.