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| BILL ANALYSIS |

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| C.S.S.B. 1065 |
| By: Alvarado |
| Insurance |
| Committee Report (Substituted) |

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| **BACKGROUND AND PURPOSE**  Women with dense breast tissue, a strong family history of breast cancer, or a prior history of breast cancer often require detailed diagnostic imaging to determine the presence of a cancerous tumor. Insurance coverage for diagnostic imaging examinations such as ultrasound and magnetic resonance imaging helps to increase the early detection of breast cancer and its successful treatment. C.S.S.B. 1065 seeks to facilitate the use of these examinations by requiring certain health benefit plans to provide certain coverage for diagnostic imaging. |
| **CRIMINAL JUSTICE IMPACT**  It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision. |
| **RULEMAKING AUTHORITY**  It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution. |
| **ANALYSIS**  C.S.S.B. 1065 amends the Insurance Code to change the requirement that a health benefit plan that covers a screening mammogram must provide coverage that is no less favorable for a diagnostic mammogram by requiring such a plan instead to provide coverage that is no less favorable for diagnostic imaging. The bill defines "diagnostic imaging" to have the same meaning as "diagnostic mammogram" except as follows:   * specifies that the imaging examination uses mammography, ultrasound imaging, or magnetic resonance imaging; and * specifies that the imaging is designed to evaluate the following additional cases:   + a subjective or objective abnormality detected by a patient in a breast; and   + an individual with a personal history of dense breast tissue.   C.S.S.B. 1065 applies only to a health benefit plan that is delivered, issued for delivery, or renewed on or after January 1, 2022.  Implementation of a provision of this bill by a state agency or institution subject to the bill is mandatory only if a specific appropriation is made for that purpose. |
| **EFFECTIVE DATE**  September 1, 2021. |
| **COMPARISON OF SENATE ENGROSSED AND SUBSTITUTE**  While C.S.S.B. 1065 may differ from the engrossed in minor or nonsubstantive ways, the following summarizes the substantial differences between the engrossed and committee substitute versions of the bill.  The substitute includes an appropriations contingency provision that was not included in the engrossed. |
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