SENATE No. 495

The Commonwealth of Massachusetts

PRESENTED BY:

Cynthia S. Creem, (BY REQUEST)

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act to mandate health benefit coverage for certain tests for the early detection of cardiovascular disease.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
Cynthia S. Creem	
John Madfis	95 Central Street Auburndale, MA 02466

SENATE No. 495

By Ms. Creem (by request), a petition (accompanied by bill, Senate, No. 495) of Cynthia S. Creem and John Madfis for legislation to mandate health benefit coverage for certain tests for the early detection of cardiovascular disease. Health Care Financing.

The Commonwealth of Alassachusetts

In the Y	Year Two	Thousand	Elever

An Act to mandate health benefit coverage for certain tests for the early detection of cardiovascular disease.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

SECTION 1. Chapter 32A of the General Laws is hereby amended by adding 1 2 the following section:-3 Section 26. (a) The commission shall provide to an active or retired employee 4 of the commonwealth who is insured under the group insurance commission benefits on a 5 nondiscriminatory basis for the screening medical procedures required by this act to each 6 covered individual who is a: 7 **(1)** a male older than 45 years of age and younger than 76 8 years of age; or 9 **(2)** a female older than 55 years of age and younger than 76 10 years of age; and

11	(3) who is diabetic or has a risk of developing coronary heart
12	disease, based on a score derived using the Framingham Heart Study coronary prediction
13	algorithm, that is intermediate or higher.
14	(b) The minimum coverage required to be provided under this act is coverage
15	of up to \$200 for one of the following noninvasive screening tests for atherosclerosis and
16	abnormal artery structure and function every five years by a licensed provider:
17	(1) computed tomography (CT) scanning measuring coronary
18	artery calcification; or
19	(2) ultrasonography measuring carotid intima-media thickness
20	and plaque.
21	SECTION 2. Chapter 175 of the General Laws is hereby amended by inserting
22	after section 47AA the following section:-
23	Section 47BB. (a) An individual policy of accident and sickness insurance
24	issued under section 108 that provides hospital expense and surgical expense insurance and any
25	group blanket or general policy of accident and sickness insurance issued under section 110 that
26	provides hospital expense and surgical expense insurance, which is issued or renewed within or
27	without the commonwealth, shall provide benefits on a nondiscriminatory basis for the screening
28	medical procedures required by this act to each covered individual who is a:
29	(1) a male older than 45 years of age and younger than 76
30	years of age; or

31	(2) a female older than 33 years of age and younger than 76
32	years of age; and
33	(3) who is diabetic or has a risk of developing coronary heart
34	disease, based on a score derived using the Framingham Heart Study coronary prediction
35	algorithm, that is intermediate or higher.
36	(b) The minimum coverage required to be provided under this act is coverage
37	of up to \$200 for one of the following noninvasive screening tests for atherosclerosis and
38	abnormal artery structure and function every five years by a licensed provider:
39	(1) computed tomography (CT) scanning measuring coronary
40	artery calcification; or
41	(2) ultrasonography measuring carotid intima-media thickness
42	and plaque.
43	SECTION 3. Chapter 176A of the General Laws is hereby amended by
44	inserting after section 8DD the following section:-
45	Section 8EE. (a) A contract between a subscriber and the corporation under an
46	individual or group hospital service plan which is issued or renewed within or without the
47	commonwealth shall provide benefits on a nondiscriminatory basis for the screening medical
48	procedures required by this act to each covered individual who is a:
49	(1) a male older than 45 years of age and younger than 76
50	years of age; or

51	(2) a female older than 55 years of age and younger than 76
52	years of age; and
53	(3) who is diabetic or has a risk of developing coronary heart
54	disease, based on a score derived using the Framingham Heart Study coronary prediction
55	algorithm, that is intermediate or higher.
56	(b) The minimum coverage required to be provided under this act is coverage
57	of up to \$200 for one of the following noninvasive screening tests for atherosclerosis and
58	abnormal artery structure and function every five years by a licensed provider:
59	(1) computed tomography (CT) scanning measuring coronary
60	artery calcification; or
61	(2) ultrasonography measuring carotid intima-media thickness
62	and plaque.
63	SECTION 4. Chapter 176B of the General Laws is hereby amended by
64	inserting after section 4DD the following section:-
65	Section 4EE. (a) A subscription certificate under an individual or group
66	medical service agreement which is issued or renewed within or without the commonwealth shall
67	provide benefits on a nondiscriminatory basis for the screening medical procedures required by
68	this act to each covered individual who is a:
69	(1) a male older than 45 years of age and younger than 76
70	years of age; or

71	(2) a female older than 55 years of age and younger than 76
72	years of age; and
73	(3) who is diabetic or has a risk of developing coronary heart
74	disease, based on a score derived using the Framingham Heart Study coronary prediction
75	algorithm, that is intermediate or higher.
76	(b) The minimum coverage required to be provided under this act is coverage
77	of up to \$200 for one of the following noninvasive screening tests for atherosclerosis and
78	abnormal artery structure and function every five years by a licensed provider:
79	(1) computed tomography (CT) scanning measuring coronary
80	artery calcification; or
81	(2) ultrasonography measuring carotid intima-media thickness
82	and plaque.
83	SECTION 5. Chapter 176G of the General Laws is hereby amended by
84	inserting after section 4V the following section:-
85	Section 4W. (a) A health maintenance contract issued or renewed within or
86	without the commonwealth shall provide benefits on a nondiscriminatory basis for the screening
87	medical procedures required by this act to each covered individual who is a:
88	(1) a male older than 45 years of age and younger than 76
89	years of age; or
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90	(2) a female older than 55 years of age and younger than 76
91	years of age; and

92	(3) who is diabetic or has a risk of developing coronary heart
93	disease, based on a score derived using the Framingham Heart Study coronary prediction
94	algorithm, that is intermediate or higher.
95	(b) The minimum coverage required to be provided under this act is coverage
96	of up to \$200 for one of the following noninvasive screening tests for atherosclerosis and
97	abnormal artery structure and function every five years by a licensed provider:
98	(1) computed tomography (CT) scanning measuring coronary
99	artery calcification; or
100	(2) ultrasonography measuring carotid intima-media thickness
101	and plaque.