## CHAPTER 367

#### HOUSE BILL NO. 1391 (Representatives J. DeMers, Myrdal, Kelly) (Senators Heinrich, Nalewaja, Mushik)

## MAMMOGRAM INSURANCE COVERAGE

AN ACT to create and enact a new section to chapter 26.1-36 and a new section to chapter 54-52.1 of the North Dakota Century Code, relating to health insurance coverage for mammogram examinations.

BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:

SECTION 1. A new section to chapter 26.1–36 of the 1987 Supplement to the North Dakota Century Code is hereby created and enacted to read as follows:

Health insurance policy and health service contract - Mammogram examination coverage.

- An insurance company, nonprofit health service corporation, or health maintenance organization may not deliver, issue, execute, or renew any health insurance policy, health service contract, or evidence of coverage on an individual, group, blanket, franchise, or association basis unless the policy, contract, or evidence of coverage provides benefits, of the same type offered under the policy or contract for illnesses, for health services to any person covered under the policy or contract for:
  - a. One baseline mammogram examination for each woman who is at least thirty-five but less than forty years of age.
  - b. One mammogram examination every two years or more frequently if ordered by a physician for women who are at least forty but less than fifty years of age.
  - c. One mammogram examination every year for women age fifty and over.
- This section does not apply to individually guaranteed renewable supplemental specified disease, long-term care, or other limited benefit policies.

SECTION 2. A new section to chapter 54-52.1 of the North Dakota Century Code is hereby created and enacted to read as follows:

Insurance to cover mammogram examinations. The board shall provide medical benefits coverage under either a contract for insurance pursuant to section 54-52.1-04 or under a self-insurance plan pursuant to section 54-52.1-04.2 for:

- 1. One baseline mammogram examination for each woman who is at least thirty-five but less than forty years of age.
- One mammogram examination every two years or more frequently if ordered by a physician for women who are at least forty but less than fifty years of age.
- 3. One mammogram examination every year for women age fifty and over.

Approved March 22, 1989 Filed March 23, 1989

(CONTINUED)		PAGE 105
01/19 House	COMMITTEE HEARING 01/27 10:30	
02/03 House	Reported back, do pass, placed on calendar y 011 n 001	HJ 515
02/08 House	Second reading, passed, yeas 091 nays 003	HJ 597 SJ 531 SJ 560
02/10 Senate	Received from House	SJ 531
•	Introduced, first reading, referred NATURAL RESOURCES	SJ 560
02/23 Senate	COMMITTEE HEARING 03/03 9:30	C 11100
03/17 Senate	Reported back amended, amendment poc y 006 n 000	SJ1198 SJ1209
03/20 Senate	Amendment adopted, pláced on calendar	SJ1304
03/22 Senate	Second reading, passed as amended, yeas 045 nays 000	HJ1636
03/27 House	Returned to House (12)	HJ1837
04/03 House	Concurred	HJ1837
	Second reading, passed as amended, yeas 096 nays 010 Enrolled	HJ1901
04/05 House	Signed by Speaker	HJ 1938
04/06 Senate	Signed by President	SJ1637
04/07 House	Sent to Governor	HJ1987
04/12 House	Signed by Governor 0410	HJ2177
04/13 House	Filed with Secretary of State 0411	
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#### HB 1388

#### Rep. Shockman, Marks

A BILL for an Act to amend and reenact sections 61-04.1-08, 61-04.1-12, 61-04.1-33, 61-04.1-34, 61-04.1-35, and 61-04.1-38 of the North Dakota Century Code, relating to the powers and duties of the state atmospheric resource board, license and permit exemptions, bid requirements, performance and bid bond requirements, and the receipt and expenditure of funds by the board; to repeal sections 61-04.1-01, 61-04.1-02, 61-04.1-09, 61-04.1-10, 61-04.1-20, 61-04.1-21, 61-04.1-22, and 61-04.1-39 of the North Dakota Century Code, relating to state sovereignty over moisture, policy and purpose, research and development programs, creation of operating districts and district operations advisory committees, suspension of operations, and county appropriations.

01/16 House 01/25 House	Introduced, first reading, referred NATURAL RESOURCES Request return from committee Rereferred to AGRICULTURE	HJ 196 HJ 341 HJ 341
02/02 House 02/10 House 02/17 House	COMMITTEE HEARING 02/09 9:00 Reported back, do not pass, placed on calendar y 008 n 006 Second reading, failed to pass, yeas 021 nays 083	HJ 676 HJ 887

#### HB 1389

Rep. Myrdal, Goetz

A BILL for an Act to amend and reenact section 15-47-06 of the North Dakota Century Code, relating to recounts in school district elections.

01/16 House	Introduced, first reading, referred EDUCATION	HJ 197
01/18 House 01/24 House 01/25 House 01/27 Senate	COMMITTEE HEARING 01/23 9:30 Reported back, do pass, placed on calendar y 015 n 000 Second reading, passed, yeas 104 nays 000 Received from House Introduced, first reading, referred EDUCATION	HJ 337 HJ 349 SJ 321 SJ 342
02/16 Senate 03/10 Senate 03/13 Senate	COMMITTEE HEARING 02/22 10:00 Reported back amended, amendment poc y 008 n 000 Amendment adopted, placed on calendar	SJ1078 SJ1089 SJ1140
03/15 Senate 03/17 House 04/03 House	Second reading, pássed as amended, yeas 051 nays 000 Returned to House (12) Concurred Second reading, passed as amended, yeas 106 nays 000	HJ1499 HJ1837 HJ1837
04/05 House 04/06 Senate 04/07 House 04/12 House 05/03 House	Enrolled Signed by Speaker Signed by President Sent to Governor Signed by Governor 0410 Filed with Secretary of State 0411	HJ1901 HJ1938 SJ1637 HJ1987 HJ2177

#### HB 1390

Rep. Halmrast Sen. Satrom

A BILL for an Act to create and enact a new section to chapter 15-38.2, relating to<br/>documentation of material in teachers' personnel files.HJ 19701/16 HouseIntroduced, first reading, referred EDUCATIONHJ 19701/18 HouseCOMMITTEE HEARING 01/24 9:00HJ 48402/02 HouseReported back amended, amendment poc y 012 n 004HJ 48402/03 HouseAmendment adopted, placed on calendarHJ 49202/08 SenateSecond reading, passed as amended, yeas 069 nays 036HJ 53103/03 SenateCOMMITTEE HEARING 03/06 9:45SJ 50603/15 SenateReported back amended, do not pass, y 006 n 002SJ114303/17 SenateAmendment adopted, placed on calendarSJ 117503/20 SenateSecond reading, failed to pass, yeas 006 nays 043SJ 1211

#### HB 1391

Rep. J.DeMers, Myrdal, Kelly Sen. Heinrich, Nalewaja, Mushik

A BILL for an Act to create and enact a new section to chapter 26.1-36 and a new section to chapter 54-52.1 of the North Dakota Century Code, relating to health insurance coverage for mammogram examinations.

01/16 House Introduced, first reading, referred INDUSTRY, BUSINESS AND LABOR

. . . . . . . . . .

(CONTINUED) 01/25 House 02/03 House 02/06 House 02/07 House 02/09 Senate 03/01 Senate 03/02 Senate	COMMITTEE HEARING 02/01 10:15 Reported back amended, amendment poc y 015 n 000 Amendment adopted, placed on calendar Second reading, passed as amended, yeas 103 nays 002 Received from House Introduced, first reading, referred INDUSTRY, BUSINESS AND LABOR Request return from committee Rereferred to STATE AND FEDERAL GOVERNMENT COMMITTEE HEARING 03/07 2:45	PAGE 106 HJ 515 HJ 525 HJ 558 SJ 528 SJ 528 SJ 934 SJ 934
03/02 Senate 03/08 Senate 03/10 Senate 03/14 House 03/15 House 03/16 Senate 03/20 House 03/29 House	Reported back, do pass, placed on calendar y 006 n 000 Second reading, passed, yeas 051 nays 000 Returned to House Enrolled Signed by Speaker Signed by President Sent to Governor Signed by Governor 0322 Filed with Secretary of State 0323	SJ1026 SJ1058 HJ1413 HJ1452 HJ1453 SJ1150 HJ1515 HJ1611

#### HB 1392

Rep. Urlacher, Goetz, Wald Sen. Krauter, Maixner

A BILL for an Act to create a new section to chapter 61-24.3 of the North Dakota Century Code, relating to the distribution of water through the southwest pipeline project.

01/16 House	Introduced, first reading, referred NATURAL RESOURCES	HJ 197
01/19 House 01/27 House	COMMITTEE HEARING 01/26 11:00 Reported back, do pass, placed on calendar y 013 n 000	HJ 392
01/31 House 02/02 Senate	Second reading, passed, yeas 105 nays 000 Received from House	HJ 425 SJ 397 SJ 412
02/13 Senate	Introduced, first reading, referred NATURAL RESOURCES Committee hearing 03/02 10:30	
03/06 Senate 03/09 Senate	Reported back, do pass, placed on calendar y 006 n 000 Second reading, passed, yeas 050 nays 000	SJ1004 SJ1040
03/13 House	Returned to House	HJ1392 HJ1411
03/15 House	Signed by Speaker	HJ1433
03/16 Senate 03/20 House	Signed by President Sent to Governor	SJ1151 HJ1515
03/23 House 03/29 House	Signed by Governor 0321 Filed with Secretary of State 0323	HJ1611

#### HB 1393

Rep. Knell, Gunsch Sen. Keller

A BILL for an Act to amend and reenact section 11-15-08 of the North Dakota Century Code, relating to commissions collected by sheriff in certain proceedings.

01/16 House	Introduced, first reading, referred JUDICIARY COMMITTEE HEARING 01/31 10:30	HJ 197
01/25 House 02/01 House	Reported back amended, amendment poc y 014 n 000	HJ 464
02/02 House	Amendment adopted, placed on calendar	HJ 470
02/03 House	Second reading, passed as amended, yeas 103 nays 000	HJ 496 SJ 465 SJ 486
02/07 Senate	Received from House	SJ 465
	Introduced, first reading, referred JUDICIARY	SJ 486
02/23 Senate	COMMITTEE HEARING 03/01 3:30	01.0(1
03/02 Senate	Reported back, do pass, placed on calendar y 005 n 000	SJ 961
03/06 Senate	Second reading, passed, yeas 051 nays 000	SJ1001
03/08 House	Returned to House	HJ1307
02/10 110-000	Enrolled	HJ1337 HJ1381
03/10 House	Signed by Speaker	SJ1084
03/13 Senate	Signed by President	HJ1411
03/14 House	Sent to Governor	HJ1433
03/15 House	Signed by Governor 0314	NJ 1433
03/16 House	Filed with Secretary of State 0315	

#### HB 1394

Rep. Sorensen

A BILL for an Act to create and enact a new section to chapter 40-01 and a new subsection to section 40-05-01 of the North Dakota Century Code, relating to an organization of city governments.

01/16 House 01/19 House	Introduced, first reading, referred POLITICAL SUBDIVISIONS COMMITTEE HEARING 01/27 10:45	HJ 197
02/03 House	Reported back, do pass, placed on calendar v 013 n 000	HJ 515
02/08 House	Second reading, passed, yeas 095 nays 000	HJ 597
02/10 Senate	Received from House	SJ 531 SJ 560
	Introduced, first reading, referred POLITICAL SUBDIVISIONS	SJ 560
02/16 Senate	COMMITTEE HEARING 02/23 10:30	0 1 000
03/01 Senate	Reported back, do pass, placed on calendar y 005 n 000	SJ 939
03/03 Senate	Second reading, passed, yeas 048 nays 000	SJ 981
03/07 House	Returned to House	HJ1297
·	Enrolled	HJ1307
03/09 House	Signed by Speaker	HJ1338
03/10 Senate	Signed by President	SJ1053
03/13 House	Señt to Covernor	HJ1389
03/15 House	Signed by Governor 0314	HJ1433
03/16 House	Filed with Secretary of State 0315	

#### HB 1395

Rep. Tollefson, Wald

# 1989 HOUSE INDUSTRY, BUSINESS AND LABOR

HB 1391

### 1989 HOUSE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. HB 1391

House Committee	on	Industry, Business & Labo	or
Subcommitte	ee on		Identify or
Conference	Committee		check where appropriate
Hearing Date	2-1-89		
Tape Number	3	/Side A Side B	Meter # 2312
Committee clerk	signature	- Maisha Smith	

Minutes:

HB 1289 Relating to reimbursement of erroneous overdraft service charges.

The Industry, Business and Labor Committee met at 10:15 in the Peace Garden Room with 17 members present and none absent.

Proponents

<u>Rep. Judy DeMers</u>, District 17 & 18, Grand Forks: Presented prepared testimony. See copy attached. Supports amendments by Tom Smith except for the Medicare supplement. This is important.

<u>Rep. Rosemarie Myrdal</u>, District 11: Am interested in the advancements of preventive medicine that are being developed and this a kind of health care cost containment measure. Encourages women to use it and it emphasizes the importance of using this kind of diagnostic tool to avoid advanced cases of cancer.

<u>Michael Unhjem</u>, Blue Cross and Blue Shield: We oppose any sort of mandate but we instituted the identical benefit schedule that you see in this legislation in January, 1987. We are pleased with it and for that reason we have no opposition to the bill.

<u>Rep. Tish Kelly</u>, District 21: Is the co-sponsor of the bill and glad that we have the backing of Blue Cross and Blue Shield. Could be cost saving measure.

**Opponents** 

Tom Smith, Health Insurance Association of America: We support the concept but that decision should be left to individual company. This bill addresses all health insurance policies. 2-1-89

(Tom Smith testimony continued)

If full range then this type of coverage should be under these policies. There are specialty contracts that may offer cancer only coverage and specified diseases. Presented amendments. See copy attached.

Earl Pomeroy, Commissioner of Insurance: Is for the bill but opposed to the amendments of Tom Smith's with regard to the limited benefit policy. People obtain coverage over and above their major medical coverage for this particular condition. It doesn't seem right to write a cancer policy and cover mammograms. This bill is cost effective and should not increase premiums and good to get early detection.

Hearing closed.

COMMITTEE ACTION 2-1-89 HB 1391 Tape 4 Side A

Rep. Dorso moved to accept the amendments of Tom Smith but to take out Medicare Supplement, seconded by Rep. Lang. The motion carried on a vote of 15 ayes, 0 nays, and 2 absent. Rep. Oban moved a DO PASS AS AMENDED, seconded by Rep. Gerl. The motion carried on a vote of 15 ayes, 0 nays and 2 absent. Rep. Oban will carry the bill on the floor.

COMMITTEE CLERK MARSHA SMITH

(Return in triplicate) FISCAL NOTE	
Bill/Resolution No.: <u>HB 1391</u> Amendment to:	
Requested by: Legislative Council Date of Receipt:1/18/89	
Please estimate the fiscal impact of the above measure for:	
<u>x</u> State general or special funds <u>Counties</u> <u>State general or special funds</u>	ł
In the following space note the fiscal effect in dollars of this measure:	

## Narrative:

The bill requires that insurance plans cover certain mammogram examinations. This benefit will be included in the state's group health insurance plan and its cost is reflected in the premiums included in state agency budgets.

State Fisc 198	9-90	1990	-91	Bienniu	m Total
General Fund	Special <u>Funds</u>	Gen <b>eral</b> <u>Fund</u>	Special Funds	General Fund	Special Funds
-0-	-0-	-0-	-0-	-0-	-0-

## County and City Fiscal Effect:

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1989-90		1990-9	1	Biennium 7	
Counties	Cities	Counties	Cities	<u>Counties</u>	<u>Cities</u>

If additional space is needed, attach a supplemental sheet.

Date Prepared: 1/18/89

Signed

1.11

Typed Name \_ Alan Person Department Public Emp. Ret. Sys.

1989 HOUSE STANDING COMMITTEE ROLL CALL VOTES

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BILL/RESOLUTION No. 46 1391

Subcommittee	on			Identify or check where
Conference Co	mmitte	e		appropriate
Date of Hearing _	2-1-8	1	Date of Action	2-1-89
Action Taken One	name	to al	Judy demens ency	I medicai
Motion Made By 📙	· Ons	2	Seconded By	4. dany
Representatives	Yes	No	Representatives	Yes No
Whalen, Chairman			Tokach	<u> </u>
Dorsa, Vice Chrm.			Tollefson	· /
Enget	/		Vander Vorst	<u> </u>
Frey		A		
Jerhardt	$\checkmark$			
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1989 HOUSE STANDING COMMITTEE ROLL CALL VOTES

1391

BILL/RESOLUTION No. HO

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House Committee on	INDUST	RY, EU	SINESS & LABOR		
Subcommittee	on			Identi check	
Conference Committee			appropriate		
Date of Hearing Date of Action _			2-1-81		
Action Taken	Do Pu	s Ac	Amended		
Motion Made By R	•		Seconded By	ep. Ise	sel.
Representatives	Yes	No	Representatives	Yes	No
Whalen, Chairman	$\checkmark$		Tokach	~ ~	
Dorso, Vice Chrm.	~		Tollefson		
Enget	V		Vander Vorst	~	
Frey		A			
Gerhardt	V			_	
Gerl	V				
Haugland		A			
Lang	~			<u> </u>	
Larson	~				
<u>Oban</u>	$\checkmark$			×	
Shide	~			• •••=_•	
Skjerven	~			-	
Soukup	4				
Starke	<u>~</u>				
Total	0 (No)	_			
Absent					
Floor Assignment		Rep A	ban		<del></del>
If the vote is on a	in amend	ment, b	riefly indicate inte	nt:	

REPORT OF STANDING COMMITTEE

DATE: 2 1 1 82

# CARRIER: Rep. Oban

(LC NUMBER)

Joe Whalon

) (DO PASS) (DO NOT PASS)

(and BE PLACED ON THE CONSENT CALENDAR)

BE PLACED ON THE (CONSENT) CALENDAR

(WITHOUT RECOMMENDATION)

BE AMENDED AS FOLLOWS and when so amended, recommends the same (DO PASS/DONNOTCPASS):

and be rereferred to the Committee on

AMENDMENT: (see attached)

) (title change and emergency clause added)

(statement of purpose of amendment)

(SENL/REP.)

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HD1391 was placed on the <u>6th</u> order of business on the calendar

for the succeeding legislative day.

X

was rereferred to the Committee on

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(1) LDP, (2) LDP, (3) DESK FILES, (4) DESK REPORTER

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89-410 (8/15/88)

Chairman

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## PROPOSED AMENDMENTS TO HOUSE BILL NO. 1391

Page 1, line 9, after the period insert "1."

Page 1, line 17, replace "1." with "a."

Page 1, line 19, replace "2." with "b."

Page 1, line 22, replace "3." with "c."

Page 1, after line 22, insert:

"2. This section does not apply to individually guaranteed renewable supplemental specified disease, long-term care, or other limited benefit policies."

Renumber accordingly

## 1989 SENATE STATE AND FEDERAL GOVERNMENT

HB 1391

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1989 SENATE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. HB 1391

Subcommittee on		_ Identify or
Conference Committee		check where _ appropriate
Hearing Date03-07-89		_
Tape Number 2	/Side A _X Side B	Meter # <u>890</u>

Minutes: Chairman D. Meyer opened hearing on HB 1391 and told the committee that Blue Cross/ Blue Shield of ND are in support of the bill. Rep. Judy De Mers testified in favor of the bill. See attached. Sen. Donna Nalewaja, District 45, testified in favor of hte bill. She said with passage of this bill the legislature would be encouraging women of this age bracket to have the exam done. The bill would definitely help to pay costs when the exam is recommended each year. <u>Gene Sandwick</u>, with the NDPEA, stated that they are in favor of the bill. They understand that this is to become available and feels it is an important tool in early detection. In response to a question raised by the committee, the answer was that payment would still be subject to teh deductible of an insurance company depending on what that person's policy stated. Sen. Lodoen moved a DO PASS and the motion was seconded by Sen. Axtman. Upon roll call the vote was 6 to 0 with 1 absent and not voting. Sen. Lodoen will carry the bill.

1989 SENATE STANDING COMMITTEE ROLL CALL VOTES

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BILL RESOLUTION No. 431341

Subcommittee on				Identify or check where appropriate	
Date of Hearing	$\sim$		Date of Action	•••••	
Action Taken	<u>c fu</u>	55			
Motion Made By $\underline{S_c}$ .	Luc	Liter_	Seconded By $\underline{S}$	4. Ax	fire.
Senators	Yes	No	Senators	Yes	No
Meyer, Dean J.	<u> </u>		Lodoen, Clayton	_AX	
<u>Kinnoin, Meyer J.</u>	<u>    X   </u>		<u>David, Ray</u>	- <u> </u>	
Meyer, Walter	·····		Vosper, F. Kent	X	
Axtman, Ben	Å				
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Total	(NO)				
Absent	V				
Eloor Assignment	50		1 dien.		

REPORT OF STANDING COMMITTEE

DATE: 03/07/89 CARRIER: Sen. Lodoen MR. PRESIDENT MAXX SHEAWER): Your Committee on State & Federal Government Engrossed to which was (re)referred) HB 1391 has had the same under consideration and recommends by a vote of <u>6</u> YEAS, <u>0</u> NAYS, <u>1</u> ABSENT AND NOT VOTING that the same X (DO PASS) (DOXNOT PASS) ( ANK BR XHIAC RR XNX THE XON SENTX RADSHDAR) BE PLACED ON THE (CONSENT) CALENDAR (WITHOUT RECOMMENDATION) BE AMENDED AS FOLLOWS and when so amended, recommends the same (DO PASS/DO NOT PASS): and be rereferred to the Committee on \_\_\_\_\_ AMENDMENT: (see attached) (LC NUMBER) (title change and emergency clause added) (statement of purpose of amendment) (SEN, VRER.) Nean Menner, Chairman Dean Meyer \_\_\_\_\_ was placed on the \_\_\_\_\_\_ order of business on the calendar for the succeeding legislative day. \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\* was rereferred to the Committee on \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

(1) LDP, (2) LDP, (3) DESK FILES, (4) DESK REPORTER

89-410 (8/15/88)

# 1989 TESTIMONY

HB 1391

## TESTIMONY - HOUSE BILL 1391

# PRESENTED TO THE SENATE STATE AND FEDERAL GOVERNMENT COMMITTEE BY REPRESENTATIVE JUDY L. DEMERS MARCH 7, 1989

CHAIRMAN MEYERS AND MEMBERS OF THE SENATE COMMITTEE ON STATE AND FEDERAL GOVERNMENT. FOR THE RECORD, I AM JUDY DEMERS, STATE REPRESENTATIVE FROM DISTRICT 17-18, CONSISTING OF PART OF GRAND FORKS AND THE GRAND FORKS AIR FORCE BASE. I APPEAR BEFORE YOU THIS MORNING AS THE PRIME SPONSOR OF HOUSE BILL 1391.

HOUSE BILL 1391 MANDATES HEALTH INSURANCE COVERAGE FOR MAMMOGRAMS BASED ON THE AMERICAN CANCER SOCIETY RECOMMENDATIONS OF:

- -- A BASELINE MAMMOGRAMS EXAM FOR WOMEN 35-40;
- -- AN EXAM EVERY OTHER YEAR, DEPENDING ON CANCER RISK FOR WOMEN 40-50 (FAMILY HISTORY, ETC.)
- -- A MAMMOGRAM EXAM EVERY YEAR FOR WOMEN AGE 50 AND OVER.

SECTION 1 OF THE BILL MANDATES COVERAGE BY ALL OF THE USUAL INSURERS, WHETHER AN INSURANCE COMPANY, NONPROFIT HEALTH SERVICE CORPORATION, OR A HEALTH MAINTENANCE ORGANIZATION. SECTION 2 AMENDS THE SECTION OF NDCC WHICH DEALS WITH THE NORTH DAKOTA PUBLIC EMPLOYEES SYSTEM SELF-INSURANCE PLAN.

AS OF JANUARY 1, 1987, BLUE CROSS OF NORTH DAKOTA TOOK A PROGRESSIVE STEP IN BEGINNING COVERAGE FOR MAMMOGRAPHY SCREENING. PRIOR TO THAT TIME, BLUE CROSS ONLY WOULD PAY FOR THIS EXAM IF THE PERSONAL PHYSICIAN SUSPECTED A LUMP OR CANCER. BLUE CROSS/BLUE SHIELD IS PLEASED WITH THIS SERVICE AND I AM HOPEFUL THEY WILL TESTIFY IN FAVOR OF HOUSE BILL 1391. ON THE OTHER HAND, THE NDPERS SELF-INSURANCE PLAN DOES NOT COVER MAMMOGRAMS. THEY, HOWEVER, INDICATED PLANS TO ME TO PROVIDE THIS COVERAGE IN THE FUTURE.

AS OF OCTOBER 14, 1988, 13 STATES HAVE MANDATED COVERAGE OF MAM-MOGRAPHY SCREENING (ARIZONA, CALIFORNIA, CONNECTICUT, FLORIDA, KANSAS, MINNESOTA, OKLAHOMA, NEW HAMPSHIRE, NEW YORK, RHODE ISLAND,

#### PAGE 2

TEXAS, MARYLAND, AND MASSACHUSETTS). MAMMOGRAPHY IS A FAIRLY SIMPLE, PAINLESS, X-RAY OF THE BREAST WHICH HAS THE CAPABILITY OF EARLY DETECTION OF BREAST CANCER, ONE OF THE LEADING CAUSES OF DEATH AMONG WOMEN. AT THE GRAND FORKS CLINIC, A MAMMOGRAM SCREENING ALONG WITH AN EDUCATIONAL PROGRAM ON BREAST SELF EXAMINA-TION COSTS \$65 (THIS IS NOT EXPENSIVE IN A RELATIVE SENSE).

IT IS A FACT THAT ONE IN TEN WOMEN WILL DEVELOP BREAST CANCER AT SOME TIME IN THEIR LIVES. THE AMERICAN CANCER SOCIETY SAYS WOMEN WHOSE BREAST CANCERS ARE DETECTED EARLY HAVE A FIVE-YEAR SURVIVAL RATE OF 90% OR BETTER. THOSE WITH ADVANCED CASES HAVE A 60% SURVIVAL RATE. IF A LUMP IS DETECTED EARLY, THE ENTIRE BREAST OFTEN DOES NOT HAVE TO BE REMOVED. DETECTING CANCER EARLY, FROM A PRACTICAL STANDPOINT, COSTS THE INSURANCE COMPANY MUCH LESS THAN THE \$60,000 TO \$70,000 TO TREAT THE CANCER AT A LATER STAGE.

HOUSE BILL 1391 JUST MAKES GOOD SENSE ALL AROUND. IT SHOULD RESULT IN COST SAVINGS, IT IS GOOD PREVENTIVE MEDICINE, IT WILL SAVE MANY WOMEN FROM MUTILATING SURGERY, AND ABOVE ALL, WITH A MAMMOGRAM, A SMALL LUMP IS GOING TO BE FOUND, AND THAT WOMAN IS GOING TO BE ALIVE FIVE YEARS FROM NOW.

THANK YOU. PLEASE GIVE HOUSE BILL 1391 YOUR FAVORABLE CONSIDERATION.

**REPRESENTATIVE JUDY DEMERS** 



## PROPOSED AMENDMENTS TO HOUSE BILL NO. 1391

Page 1, line 22, after the second "." insert "This section shall not apply to individually guaranteed renewalable supplemental specified disease. Medicare supplement, long term care or other limited benefit policies."

Renumber accordingly

To: House Industry, Business, and Labor Committee From: Elise M. Donnelley Re: House Bill 1391 Date: February 1, 1989

Chairman Whalen and Members of the Committee

This is to support the passage of HB 1391 on behalf of the Aging Network of North Dakota. This bill proposes that health insurance pay for the type of preventive medicine that should help older women by providing early diagnosis and, therefore, treatment of breast cancer. It should not only save lives and years of lingering illness, but is one step toward helping contain the rising costs of health care. The need for preventive health care for older persons is great. The Medicare Program does not address it. Since the vast majority of older persons are women, this bill is of great concern North Dakota's seniors.

We urge this Committee to give HB 1391 a "Do Pass" recommendation.

Prepared by the Legislative Council staff

February 7, 1989 BILL NO.: HB 1391 SUBJECT: Mammogram examinations CREATES NDCC: New section to Chapter 26.1-36, new section to Chapter 54-52.1

## BILL SUMMARY

GENERALLY, THIS BILL:

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As amended, requires all health insurance policies to provide coverage for mammogram examinations for women who meet certain age requirements.