

HOUSE BILL NO. 5199

November 04, 2025, Introduced by Reps. Steckloff, Pohutsky, Arbit, Longjohn, Mentzer, Morgan, Hope, MacDonell, Edwards, Price, Miller, Wooden and McKinney and referred to Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
by amending section 3406d (MCL 500.3406d), as amended by 2016 PA
276.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3406d. (1) Subject to dollar limits, deductibles, and
2 coinsurance provisions that are not less favorable than those for
3 physical illness generally, an insurer that delivers, issues for
4 delivery, or renews in this state a health insurance policy shall
5 offer or include coverage for breast cancer diagnostic services,

1 breast cancer outpatient treatment services, and breast cancer
2 rehabilitative services.

3 (2) Subject to dollar limits, deductibles, and coinsurance
4 provisions that are not less favorable than those for physical
5 illness generally, an insurer that delivers, issues for delivery,
6 or renews in this state a health insurance policy shall offer or
7 include ~~the following coverage for breast cancer screening~~
8 ~~mammography.~~

9 ~~(a) If performed on a woman 35 years of age or older and under~~
10 ~~40 years of age, coverage for 1 screening mammography examination~~
11 ~~during that 5-year period.~~

12 ~~(b) If performed on a woman 40 years of age or older, coverage~~
13 for 1 **breast cancer** screening mammography examination **performed on**
14 **a woman 35 years of age or older** every calendar year.

15 (3) As used in this section:

16 (a) "Breast cancer diagnostic services" means a procedure
17 intended to aid in the diagnosis of breast cancer, delivered on an
18 inpatient or outpatient basis, including but not limited to
19 mammography, surgical breast biopsy, and pathologic examination and
20 interpretation.

21 (b) "Breast cancer rehabilitative services" means a procedure
22 intended to improve the result of, or ameliorate the debilitating
23 consequences of, treatment of breast cancer, delivered on an
24 inpatient or outpatient basis, including but not limited to
25 reconstructive plastic surgery, physical therapy, and psychological
26 and social support services.

27 (c) "Breast cancer screening mammography" means a standard 2-
28 view per breast, low-dose radiographic examination of the breasts,
29 using equipment designed and dedicated specifically for

1 mammography, in order to detect unsuspected breast cancer.
2 (d) "Breast cancer outpatient treatment services" means a
3 procedure intended to treat cancer of the human breast, delivered
4 on an outpatient basis, including but not limited to surgery,
5 radiation therapy, chemotherapy, hormonal therapy, and related
6 medical follow-up services.