

HOUSE BILL NO. 5205

November 04, 2025, Introduced by Reps. Longjohn, B. Carter, Rheingans, McFall, Hope, Weiss, Koleszar, Young, Dievendorf, Myers-Phillips, Breen, Miller, Byrnes, MacDonell, Martus, Paiz, Brixie, Grant, Conlin, Snyder, Pohutsky, Mentzer, Hoskins, Price, Edwards, O'Neal, Neeley, McKinney, Steckloff, Andrews, Coffia and Fitzgerald 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~~ **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, **diagnostic breast examinations, and**
 3 **supplemental breast examinations.**

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

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

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

16 **(3) Coverage under this section is not subject to dollar**
 17 **limits, deductibles, or copayments.**

18 **(4)** ~~(3)~~ As used in this section:

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

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

1 (c) "Breast cancer screening mammography" means a standard 2-
2 view per breast, low-dose radiographic examination of the breasts,
3 using equipment designed and dedicated specifically for
4 mammography, in order to detect unsuspected breast cancer.

5 (d) "Breast cancer outpatient treatment services" means a
6 procedure intended to treat cancer of the human breast, delivered
7 on an outpatient basis, including but not limited to surgery,
8 radiation therapy, chemotherapy, hormonal therapy, and related
9 medical follow-up services.

10 (e) "Diagnostic breast examinations" means a medically
11 necessary and appropriate examination, in accordance with National
12 Comprehensive Cancer Network Guidelines, of the breast or an
13 examination using diagnostic mammography, breast magnetic resonance
14 imaging, or breast ultrasound, that is used to evaluate either of
15 the following:

16 (i) An abnormality seen or suspected from a screening
17 examination for breast cancer.

18 (ii) An abnormality detected by another means of examination.

19 (f) "Supplemental breast examinations" means a medically
20 necessary and appropriate examination, in accordance with National
21 Comprehensive Cancer Network Guidelines, of the breast or an
22 examination using breast magnetic resonance imaging or breast
23 ultrasound, that is both of the following:

24 (i) Used to screen for breast cancer if there is no abnormality
25 seen or suspected.

26 (ii) Based on personal or family medical history, or additional
27 factors that may increase the individual's risk of breast cancer,
28 including, but not limited to, heterogeneously or extremely dense
29 breasts.