

1 VIRGINIA ACTS OF ASSEMBLY — CHAPTER

2 *An Act to amend the Code of Virginia by adding a section numbered 38.2-3418.1:3, relating to health*
3 *insurance; cost sharing for breast examinations.*

4 [H 1828]

5 Approved

6 **Be it enacted by the General Assembly of Virginia:**7 **1. That the Code of Virginia is amended by adding a section numbered 38.2-3418.1:3 as follows:**8 **§ 38.2-3418.1:3. Cost sharing for breast examinations.**

9 *A. Notwithstanding the provisions of § 38.2-3419 or subdivision A 1 of § 38.2-6506, and in addition to the*
10 *coverage required by § 38.2-3418.1, each insurer proposing to issue individual or group accident and*
11 *sickness insurance policies providing hospital, medical and surgical, or major medical coverage on an*
12 *expense-incurred basis, each corporation providing individual or group accident and sickness subscription*
13 *contracts, and each health maintenance organization providing a health care plan for health care services*
14 *shall not impose cost sharing for diagnostic breast examinations and supplemental breast examinations*
15 *under such policy, contract, or plan delivered, issued for delivery, or renewed in the Commonwealth.*

16 *B. As used in this section:*17 *"Cost sharing" means any coinsurance, copayment, or deductible.*

18 *"Diagnostic breast examination" means a medically necessary and appropriate, in accordance with the*
19 *National Comprehensive Cancer Network Guidelines, examination of the breast, including such an*
20 *examination using diagnostic mammography, breast magnetic resonance imaging, or breast ultrasound, that*
21 *is used to evaluate (i) an abnormality seen or suspected from a screening for the detection of breast cancer or*
22 *(ii) an abnormality detected by another means of examination.*

23 *"Supplemental breast examination" means a medically necessary and appropriate, in accordance with the*
24 *National Comprehensive Cancer Network Guidelines, examination of the breast, including such an*
25 *examination using diagnostic mammography, breast magnetic resonance imaging, or breast ultrasound, that*
26 *is (i) used to screen for breast cancer when there is no abnormality seen or suspected and (ii) based on*
27 *personal or family medical history or additional factors that may increase the individual's risk of breast*
28 *cancer.*

29 *C. The provisions of this section shall not apply to short-term travel, accident-only, or limited or specified*
30 *disease policies, or to short-term nonrenewable policies of not more than six months' duration.*

31 **2. That the provisions of this act shall apply to any individual or group accident and sickness insurance**
32 **policy, any individual or group accident and sickness subscription contract, and any health care plan**
33 **for health care services delivered, issued for delivery, or renewed in the Commonwealth on and after**
34 **January 1, 2026.**

ENROLLED

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