

## **BILL ANALYSIS**

Senate Research Center

S.B. 217  
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Economic Development  
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As Filed

### **DIGEST**

Currently, the Insurance Code does not require a health benefit plan to provide coverage for a breast reconstruction operation following a mastectomy surgery. Breast cancer, which affects approximately 11,500 Texas women annually, can be one of the most traumatic experiences a woman ever endures due to a possible removal of a breast. Studies have shown that the fear of losing a breast is a leading reason why many women do not participate in early breast cancer detection programs. Medical technology has made it possible to reconstruct a woman's breast following a mastectomy surgery. This bill would require a health benefit plan that provides coverage for a mastectomy to provide coverage for a breast reconstruction operation to restore or achieve breast symmetry after a mastectomy operation has been performed.

### **PURPOSE**

As proposed, S.B. 217 requires a health benefits plan that provides coverage for a mastectomy to provide coverage for a breast reconstruction operation incident to the mastectomy.

### **RULEMAKING AUTHORITY**

Rulemaking authority is granted to the commissioner of the Texas Department of Insurance under SECTION 1 (Art. 21.53D(3), Insurance Code) of this bill.

### **SECTION BY SECTION ANALYSIS**

SECTION 1. Amends Chapter 21E, Insurance Code, by adding Article 21.53D, as follows:

Art. 21.53D. COVERAGE FOR RECONSTRUCTIVE SURGERY AFTER MASTECTOMY

Sec. 1. DEFINITIONS. Defines "health benefit plan" and "breast reconstruction."

Sec. 2. COVERAGE REQUIRED. Requires a health benefits plan that provides coverage for a mastectomy to provide coverage for breast reconstruction. Authorizes the coverage to be subject to the same deductible or copayment applicable to the mastectomy.

Sec. 3. RULES. Authorizes the commissioner of insurance to adopt rules to implement this article.

SECTION 2. Effective date: September 1, 1997.

Makes application of this Act prospective to January 1, 1998.

SECTION 3. Emergency clause.