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## Idaho Department of Insurance issues guidance for breast cancer screening legislation

**BOISE, ID** (*May 2, 2025*) – The Idaho Department of Insurance has published Bulletin 25-03 to provide guidance on House Bill 134, which requires health insurance plans to provide additional preventive breast cancer screenings at no cost to members for in-network services.

House Bill 134 was signed by Governor Brad Little on March 24, 2025. <u>The new statutory</u> requirements are effective January 1, 2026.

Idaho Code Title 39, Chapter 23 requires applicable health benefit plans to provide coverage for, at a minimum:

- Annual Supplemental Breast Screening: Coverage for "all costs associated with one supplemental breast screening every year" for covered individuals identified as having an increased risk of breast cancer.
- **Cost-Sharing**: Pursuant to Idaho Code § 39-2301(3), the annual supplemental breast screening must be covered with no patient cost-sharing (deductible, copayment, or coinsurance). This applies to services received from in-network providers. Idaho Code § 39-2301(4) clarifies that cost-sharing provisions contained in the policy or plan may be applied to other breast imaging services that are in excess of this minimum required coverage (e.g., diagnostic imaging, supplemental screenings performed more frequently than annually). Similarly, additional costs may be applied to services from out-of-network providers.

Prior to January 1, 2025, insurers are required to update and file plan documents and notify members about the new benefits. More details can be found in the bulletin.

"House Bill 134 will help Idahoans access the critical preventive services they need," said Idaho Department of Insurance Director Dean L. Cameron. "We would like to thank the legislature for passing this piece of legislation, and Rep. Brooke Green, Rep. Dori Healey and Rep. Ilana Rubel for sponsoring this important bill."

"Early detection saves lives, and I'm thrilled to have helped pass this impactful legislation that will make life-saving care more affordable and accessible for so many Idaho women at high risk for breast cancer," said Rep. Brooke Green (18). "Consumers should contact their insurer with any questions, or contact our department if they experience coverage issues," added Shannon Hohl, DOI Market Oversight Bureau Chief. "Our consumer affairs team is available to help with insurance questions and concerns."

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## About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at <u>doi.idaho.gov</u> or contact <u>Shannon.Hohl@doi.idaho.gov</u>.