Mammogram Legislation - State Mandates
Univera Healthcare

Mammography and Breast Cancer Screening
NYS Legislation expanded the existing health insurance benefit for screening mammography by adding diagnostic imaging for the detection of breast cancer and eliminating cost share on current covered services. The legislation is gender neutral; therefore it covers men as well as women.

What Does This Mean For An Individual?
This means covered mammography services will be subject to no cost sharing. The expanded services include: diagnostic mammograms, breast ultrasounds and MRIs in addition to already covered screening mammograms when provided by participating providers. Cost sharing means: deductible, coinsurance and copayments.

Which Plans Are Subject To The New Rule?
- Individual, small group and large group policies and HMO contracts
- Major Medical
- Comprehensive policies
- Contracts issued by Article 47 municipal health benefit cooperatives
- All Open and Closed Products

Which Segments Are Impacted?
- Direct Pay & Small Group portfolio
- Fully Insured Large Group including minimum premium funding arrangements.

Please note: Self-Insured groups ARE NOT required to comply with this legislation. Self-Insured groups have the option to cover diagnostic mammograms, breast ultrasounds and MRIs at no cost sharing, if they choose. The Grandfather provision for no cost share is only applicable to ACA Preventative Services which is a Federal Mandate. Fully Insured groups who have qualified grandfathered plans must apply no cost share to diagnostic mammograms, breast ultrasounds and MRIs.

Which Plans Are Not Subject To The New Rule?
- Child Health Plus
- Medicaid
- Medicare Advantage
- Medicare Supplement Insurance
- Long Term Care Insurance
- Accident-only Policies
- Self-funded group health plans
- Contracts that do not cover hospital, medical or surgical services on an expense incurred basis such as hospital indemnity policies and contracts

When Are We Required to Comply with this Rule?
Plans are required to comply effective on renewal starting 1/1/2017 in the group market and on 1/1/2017 for direct pay.
**Overall strategy:**

<table>
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<tr>
<th>To comply, Univera Healthcare will make the following changes to fully insured commercial plans starting with effective dates of 1/1/17. <strong>Mandate Summary</strong></th>
<th>Detailed description</th>
<th>Member impacts</th>
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<td>Effective 01/01/17 and upon renewal all fully insured direct pay and commercial group products both open and closed shall accommodate no cost sharing for diagnostic mammograms, breast ultrasounds and MRIs.</td>
<td>Regardless of gender or age there is no cost share for diagnostic and screening mammography. There will be no frequency limits.</td>
<td>Members will no longer be required to pay cost shares for covered diagnostic and screening mammography services.</td>
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