



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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Consumer Alert:

Breast cancer screenings still applicable for all ages of insured women in Kansas

TOPEKA, Kan. — Kansas Insurance Commissioner Sandy Praeger said today Kansas law requires insurance company payment for mammograms for insured women whose physicians have ordered them.

“According to Kansas statutes, the decision to have a mammogram is still one that an insured woman and her doctor have the right to make, regardless of age,” Commissioner Praeger said. “That continues to be the best way to handle this — with a decision between patient and doctor.”

Last week’s announcement that a government-sponsored task force had loosened guidelines for breast-cancer screenings generated new fears about possible health care restrictions during a time when national health care reform is being debated in Congress. It made unclear to many whether the new recommendations would change the coverage for such screenings in insurance policies.

The guidelines from the U.S. Preventive Services Task Force suggested that women under age 50 didn’t need routine mammograms and that women 50 and older needed one only every other year.

Commissioner Praeger said the topic has generated discussion during her recent public appearances.

“I get asked about screenings everywhere I go,” she said. “I have also talked to several insurance companies that say they have no intention of changing their policies regarding mammograms.”

The Kansas Legislature would have the final say in any state changes, she said.

“The only way to change our mammogram mandate now would be for the state to change current law,” she said.

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The current law can be found in Kansas Statutes Annotated 40-2230. Go online to www.kslegislature.org/legsrv-statutes/getStatuteInfo.do to view the legislation.

All 50 states have some form of mammography coverage in place for insurance company policies.

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The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies and licenses agents selling insurance products in the state. More about the department is online at www.ksinsurance.org.