

HB 468 BREAST CANCER PREVENTION MODIFICATIONS (Watkins, Christine F.)

Anticipated Fiscal Impact: \$454,320 per year or \$0.61 per member per month (PMPM)

This bill would require a health plan to cover breast examination without any cost sharing to the patient such as deductibles, copayments or coinsurance. As required by the Affordable Care Act, PEHP currently covers “breast exams” with no member sharing when done as a preventive health screening, which under current law is for routine screenings over 40 years of age. However, breast exams for screening for those at high risk, or those for treatment are subject to regular cost sharing like any other covered service. Last year PEHP paid \$3,187,023 in breast screenings that would be covered by this bill.

Picking up the member share for treatment-related breast exams, such as breast MRIs, tomosynthesis, ultrasounds, would cost the state employee health plan \$454,320. We would add parenthetically, this amount could potentially be higher if the availability of free treatment increased utilization or if providers increased the price of breast exams due to the elimination of member cost sharing.

ANTICIPATED FISCAL IMPACT ON EDUCATION AND LOCAL GOVERNMENT ENTITIES - \$0.61 per member per month

Pursuant to Utah Code Ann. 31A-22-605.5(2)(b) and (3) – a health insurance mandate shall apply to health coverage offered in the state risk pool, public school districts, charter schools and institutions of higher education. The same PMPM fiscal impact would be applicable to each of these entities covered by PEHP. PEHP does not cover every public school district, charter school or institution of higher education in the state. Some public entity employees are insured through private insurance carriers. The fiscal effect on the PEHP covered public entities would be:

- State risk pool, excluding state, but including higher education (Weber St, USU Eastern, Snow, Utah Tech, and technical colleges) - \$0.61 PMPM x 13,396 members = \$98,059 per year
- Public School districts and charter schools - \$0.61 PMPM x 33,832 members = \$247,650 per year
- Local Governments – \$0.61 PMPM x 52,130 members = \$381,592 per year