



## Bulletin No. B-4.146

### Policy Directives for Coverage of Preventive Breast Cancer Screening Studies

#### I. Background and Purpose

Colorado law, 10-16-104(18) C.R.S., requires insurers who offer health benefit plans, excluding grandfathered health plans, to cover preventive breast cancer screening studies.

The purpose of this bulletin is to provide guidance to insurers regarding health insurance coverage for breast cancer screening studies and associated cost-sharing.

#### II. Applicability and Scope

This bulletin is intended to provide guidance to all insurers marketing and issuing health benefit plans, including student health plans, in the State of Colorado. This bulletin does not apply to grandfathered plans.

#### III. Division Position on Coverage of Breast Cancer Screening Studies

Ensuring that people have access to the most recent medical and scientific advances in cancer screening procedures is important for early detection, which can increase the likelihood of survival and reduce expenses incurred by individuals, families, and the health care system.

Consumers have reported challenges in accessing preventive breast cancer screening studies as required by 10-16-104(18)(b.5), C.R.S. Specifically, consumers have reported difficulties obtaining coverage for breast imaging performed after a breast cancer screening study. Such imaging may be required for diagnostic purposes for further evaluation, or for supplemental screening if the person has certain risk factors (a high lifetime risk or high breast density).

Carriers are reminded that an annual preventive breast cancer screening study using a noninvasive image modality appropriate for an enrollee's breast health needs, as determined by their provider, must be covered with no cost-sharing. Additional breast imaging that is performed, either for diagnostic or supplemental purposes for enrollees with high lifetime risk or high breast density, must also be covered with no cost-sharing if the imaging modality(ies) for such imaging are recommended by the enrollee's provider and within appropriate use guidelines.

Carriers should ensure this coverage is clearly stated in plan documents, including but not limited to, the Evidence of Coverage or Certificate of Coverage.

#### IV. Additional Resources

For more information or questions about your current coverage, please contact:

Colorado Division of Insurance  
Consumer Services, Life and Health Section  
1560 Broadway, Suite 850  
Denver, CO 80202  
Tel. 303-894-7490 Toll-free (in state): 800-930-3745  
Internet: <http://www.dora.colorado.gov/insurance>

**V. History**

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