

# HOUSE BILL No. 1112

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## DIGEST OF INTRODUCED BILL

**Citations Affected:** IC 5-10-8-7.2; IC 27-8-14; IC 27-13-7-15.3.

**Synopsis:** Coverage for cancer screening. Requires a state employee health plan to cover supplemental breast examinations. Requires a policy of accident and sickness insurance and a health maintenance organization to cover diagnostic breast examinations and supplemental breast examinations. Provides that the coverage for diagnostic breast examinations and supplemental breast examinations may not be subject to any cost sharing requirements.

**Effective:** July 1, 2026.

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**Pryor**

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January 5, 2026, read first time and referred to Committee on Insurance.

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Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

## HOUSE BILL No. 1112

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A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

*Be it enacted by the General Assembly of the State of Indiana:*

- 1       SECTION 1. IC 5-10-8-7.2, AS AMENDED BY P.L.3-2024,  
2       SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE  
3       JULY 1, 2026]: Sec. 7.2. (a) As used in this section, "breast cancer  
4       diagnostic service" means a procedure intended to aid in the diagnosis  
5       of breast cancer. The term includes procedures performed on an  
6       inpatient basis and procedures performed on an outpatient basis,  
7       including the following:  
8               (1) Breast cancer screening mammography.  
9               (2) Surgical breast biopsy.  
10              (3) Pathologic examination and interpretation.  
11       (b) As used in this section, "breast cancer outpatient treatment  
12       services" means procedures that are intended to treat cancer of the  
13       human breast and that are delivered on an outpatient basis. The term  
14       includes the following:  
15              (1) Chemotherapy.  
16              (2) Hormonal therapy.  
17              (3) Radiation therapy.



(4) Surgery.

(5) Other outpatient cancer treatment services prescribed by a physician.

(6) Medical follow-up services related to the procedures set forth in subdivisions (1) through (5).

(c) As used in this section, "breast cancer rehabilitative services" means procedures that are intended to improve the results of or to ameliorate the debilitating consequences of the treatment of breast cancer and that are delivered on an inpatient or outpatient basis. The term includes the following:

(1) Physical therapy.

(2) Psychological and social support services.

(3) Reconstructive plastic surgery, including chest wall reconstruction and aesthetic flat closure (as defined by the National Cancer Institute).

(d) As used in this section, "breast cancer screening mammography" means a standard, two (2) view per breast, low-dose radiographic examination of the breasts that is:

(1) furnished to an asymptomatic woman; and

(2) performed by a mammography services provider using equipment designed by the manufacturer for and dedicated specifically to mammography in order to detect unsuspected breast cancer.

The term includes the interpretation of the results of a breast cancer screening mammography by a physician.

**(e) As used in this section, "cost sharing requirements" means:**

**(1) a deductible;**

**(2) coinsurance;**

**(3) a copayment; and**

**(4) any maximum limitation on the application of a deductible, coinsurance, copayment, or similar out-of-pocket expense.**

**(f)** As used in this section, "covered individual" means a female individual who is:

(1) covered under a self-insurance program established under section 7(b) of this chapter to provide group health coverage; or

(2) entitled to services under a contract with a health maintenance organization (as defined in IC 27-13-1-19) that is entered into or renewed under section 7(c) of this chapter.

**(g)** As used in this section, "mammography services provider" means an individual or facility that:

(1) has been accredited by the American College of Radiology;



- (2) meets equivalent guidelines established by the Indiana department of health; or  
 (3) is certified by the federal Department of Health and Human Services for participation in the Medicare program (42 U.S.C. 1395 et seq.).

**(h) As used in this section, "supplemental breast examination" means a medically necessary and appropriate examination of the breast, including an examination using breast cancer screening mammography, breast magnetic resonance imaging, or ultrasound services, that is:**

- (1) used to screen for breast cancer when there is no abnormality seen or detected; and**

- (2) based on:**

**(A) personal or family medical history; or**

**(B) additional factors;**

**that may increase the covered individual's risk of breast cancer.**

~~(g)~~ **(i)** As used in this section, "woman at risk" means a woman who meets at least one (1) of the following descriptions:

- (1) A woman who has a personal history of breast cancer.  
 (2) A woman who has a personal history of breast disease that was proven benign by biopsy.  
 (3) A woman whose mother, sister, or daughter has had breast cancer.  
 (4) A woman who is at least thirty (30) years of age and has not given birth.

~~(h)~~ **(j)** A self-insurance program established under section 7(b) of this chapter to provide health care coverage must provide covered individuals with coverage for breast cancer diagnostic services, breast cancer outpatient treatment services, and breast cancer rehabilitative services. The coverage must provide reimbursement for breast cancer screening mammography at a level at least as high as:

- (1) the limitation on payment for screening mammography services established in 42 CFR 405.534(b)(3) according to the Medicare Economic Index at the time the breast cancer screening mammography is performed; or  
 (2) the rate negotiated by a contract provider according to the provisions of the insurance policy;

whichever is lower. **Except as provided in subsection (o),** the costs of the coverage required by this subsection may be paid by the state or by the employee or by a combination of the state and the employee.

~~(i)~~ **(k)** A contract with a health maintenance organization that is



entered into or renewed under section 7(c) of this chapter must provide covered individuals with breast cancer diagnostic services, breast cancer outpatient treatment services, and breast cancer rehabilitative services.

(j) (l) The coverage required by subsection (h) (j) and services required by subsection (i) (k) may not be subject to dollar limits, deductibles, or coinsurance provisions that are less favorable to covered individuals than the dollar limits, deductibles, or coinsurance provisions applying to physical illness generally under the self-insurance program or contract with a health maintenance organization.

(k) (m) The coverage for breast cancer diagnostic services required by subsection (h) (j) and the breast cancer diagnostic services required by subsection (i) (k) must include the following:

(1) In the case of a covered individual who is at least thirty-five (35) years of age but less than forty (40) years of age, at least one

(1) baseline breast cancer screening mammography performed upon the individual before she becomes forty (40) years of age.

(2) In the case of a covered individual who is:

(A) less than forty (40) years of age; and

(B) a woman at risk;

at least one (1) breast cancer screening mammography performed upon the covered individual every year.

(3) In the case of a covered individual who is at least forty (40) years of age, at least one (1) breast cancer screening mammography performed upon the individual every year.

(4) Any additional mammography views that are required for proper evaluation.

(5) Ultrasound services, if determined medically necessary by the physician treating the covered individual.

**(6) Supplemental breast examination.**

(n) The coverage for breast cancer diagnostic services required by subsection (h) (j) and the breast cancer diagnostic services required by subsection (i) (k) shall be provided in addition to any benefits specifically provided for x-rays, laboratory testing, or wellness examinations.

**(o) The coverage for breast cancer diagnostic services required by subsection (j) and the breast cancer diagnostic services required by subsection (k) may not be subject to any cost sharing requirements.**

SECTION 2. IC 27-8-14-2.5 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY



1, 2026]: **Sec. 2.5. As used in this chapter, "cost sharing requirements" means:**

- (1) a deductible;
- (2) coinsurance;
- (3) a copayment; and
- (4) any maximum limitation on the application of a deductible, coinsurance, copayment, or similar out-of-pocket expense.

SECTION 3. IC 27-8-14-2.7 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: **Sec. 2.7. As used in this chapter, "diagnostic breast examination" means a medically necessary and appropriate examination of the breast, including an examination using diagnostic mammography, breast magnetic resonance imaging, or ultrasound services, that is:**

- (1) used to evaluate an abnormality seen or suspected from a screening examination for breast cancer; or
- (2) used to evaluate an abnormality detected by another means of examination.

SECTION 4. IC 27-8-14-4.5 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: **Sec. 4.5. As used in this chapter, "supplemental breast examination" means a medically necessary and appropriate examination of the breast, including an examination using diagnostic mammography, breast magnetic resonance imaging, or ultrasound services, that is:**

- (1) used to screen for breast cancer when there is no abnormality seen or detected; and
- (2) based on:
  - (A) personal or family medical history; or
  - (B) additional factors;
 that may increase the insured's risk of breast cancer.

SECTION 5. IC 27-8-14-6 IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: **Sec. 6. (a) Except as provided in subsection ~~(f)~~; (g), an insurer must provide coverage for breast cancer screening mammography and diagnostic breast examination in any accident and sickness insurance policy that the insurer issues in Indiana.**

**(b) Except as provided in subsection ~~(f)~~; (g), the coverage that an insurer must provide under this section must include the following:**

- (1) If the insured is at least thirty-five (35) but less than forty (40) years of age, coverage for at least one (1) baseline breast cancer



screening mammography performed upon the insured before she becomes forty (40) years of age.

(2) If the insured is:

(A) less than forty (40) years of age; and

(B) a woman at risk;

one (1) breast cancer screening mammography performed upon the insured every year.

(3) If the insured is at least forty (40) years of age, one (1) breast cancer screening mammography performed upon the insured every year.

(4) Any additional mammography views that are required for proper evaluation.

(5) Ultrasound services, if determined medically necessary by the physician treating the insured.

**(6) Supplemental breast examination.**

(c) Except as provided in subsection ~~(f)~~, (g), the coverage that an insurer must provide under this section must provide reimbursement for breast cancer screening mammography at a level at least as high as:

(1) the limitation on payment for screening mammography services established in 42 CFR 405.534(b)(3) according to the Medicare Economic Index at the time the breast cancer screening mammography is performed; or

(2) the rate negotiated by a contract provider according to the provisions of the insurance policy;

whichever is lower.

(d) Except as provided in subsection ~~(f)~~, (g), the coverage that an insurer must provide under this section may not be subject to dollar limits, deductibles, or coinsurance provisions that are less favorable to the insured than the dollar limits, deductibles, or coinsurance provisions applying to physical illness generally under the accident and sickness insurance policy.

(e) Except as provided in subsection ~~(f)~~, (g), the coverage that an insurer must provide is in addition to any benefits specifically provided for x-rays, laboratory testing, or wellness examinations.

**(f) Except as provided in subsection (g), the coverage that an insurer must provide under this section may not be subject to any cost sharing requirements.**

~~(f)~~ (g) In the case of insurance policies that are not employer based, the insurer must offer to provide the coverage described in subsections (a) through ~~(e)~~: (f).

SECTION 6. IC 27-13-7-15.3 IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: Sec. 15.3. (a) As used in this



section, "breast cancer screening mammography" has the meaning set forth in IC 27-8-14-2.

**(b) As used in this section, "cost sharing requirements" has the meaning set forth in IC 27-8-14-2.5.**

**(c) As used in this section, "diagnostic breast examination" has the meaning set forth in IC 27-8-14-2.7.**

**(d) As used in this section, "supplemental breast examination" has the meaning set forth in IC 27-8-14-4.5.**

~~(b)~~ **(e)** As used in this section, "woman at risk" has the meaning set forth in IC 27-8-14-5.

~~(c)~~ **(f)** Except as provided in subsection ~~(g)~~; **(k)**, a health maintenance organization issued a certificate of authority in Indiana shall provide breast cancer screening mammography **and diagnostic breast examination** as a covered service services under every group contract that provides coverage for basic health care services.

~~(d)~~ **(g)** Except as provided in subsection ~~(g)~~; **(k)**, the coverage that a health maintenance organization must provide under this section must include the following:

(1) If the enrollee is at least thirty-five (35) years of age but less than forty (40) years of age and a female, coverage for at least one (1) baseline breast cancer screening mammography performed upon the enrollee before the enrollee becomes forty (40) years of age.

(2) If the enrollee is less than forty (40) years of age and a woman at risk, one (1) breast cancer screening mammography performed upon the enrollee every year.

(3) If the enrollee is at least forty (40) years of age and a female, one (1) breast cancer screening mammography performed upon the enrollee every year.

(4) Any additional mammography views that are required for proper evaluation.

(5) Ultrasound services, if determined medically necessary by the physician treating the enrollee.

**(6) Supplemental breast examination.**

~~(e)~~ **(h)** Except as provided in subsection ~~(g)~~; **(k)**, the coverage that a health maintenance organization must provide under this section may not be subject to a contract provision that is less favorable to an enrollee or a subscriber than contract provisions applying to physical illness generally under the health maintenance organization contract.

~~(f)~~ **(i)** Except as provided in subsection ~~(g)~~; **(k)**, the coverage that a health maintenance organization must provide under this section is in addition to services specifically provided for x-rays, laboratory testing,





1 or wellness examinations.

2 **(j) Except as provided in subsection (k), the coverage that a**  
3 **health maintenance organization must provide under this section**  
4 **may not be subject to any cost sharing requirements.**

5 ~~(g)~~ **(k)** In the case of coverage that is not employer based, the health  
6 maintenance organization must offer to provide the coverage described  
7 in subsections ~~(e)~~ **(f)** through ~~(f)~~ **(j)**.

