#### 105TH CONGRESS 1ST SESSION

# H. R. 135

To amend the Public Health Service Act and Employee Retirement Income Security Act of 1974 to require that group and individual health insurance coverage and group health plans provide coverage for a minimum hospital stay for mastectomies and lymph node dissections performed for the treatment of breast cancer.

#### IN THE HOUSE OF REPRESENTATIVES

January 7, 1997

Ms. Delauro (for herself, Mr. Dingell, Mrs. Roukema, Mr. Ackerman, Mr. Barrett of Wisconsin, Mr. Bentsen, Ms. Brown of Florida, Mr. Brown of Ohio, Mrs. Clayton, Mr. Clement, Mr. Conyers, Mr. DEFAZIO, Ms. ESHOO, Mr. EVANS, Mr. FALEOMAVAEGA, Mr. FARR of California, Mr. Foglietta, Mr. Fox of Pennsylvania, Mr. Frank of Massachusetts, Mr. Frost, Mr. Gejdenson, Mr. Gonzalez, Mr. Gor-DON, Mr. GREEN, Mr. HINCHEY, Mr. KENNEDY of Rhode Island, Mrs. Kennelly of Connecticut, Mr. Kildee, Mr. Lafalce, Mrs. Lowey, Mr. McDermott, Mrs. Maloney of New York, Mrs. Meek of Florida, Mrs. Mink of Hawaii, Mr. Moran of Virginia, Mrs. Morella, Mr. Mur-THA, Mr. NADLER, Ms. NORTON, Mr. OBERSTAR, Mr. OLVER, Mr. OWENS, Mr. PALLONE, Mr. PAYNE, Ms. PELOSI, Mr. QUINN, Mr. RA-HALL, Ms. RIVERS, Mr. SANDERS, Ms. SLAUGHTER, Mr. TOWNS, Ms. Velázquez, Mr. Romero-Barceló, Mr. Kennedy of Massachusetts, and Mr. Matsui) introduced the following bill; which was referred to the Committee on Commerce, and in addition to the Committee on Education and the Workforce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

## A BILL

To amend the Public Health Service Act and Employee Retirement Income Security Act of 1974 to require that group and individual health insurance coverage and

group health plans provide coverage for a minimum hospital stay for mastectomies and lymph node dissections performed for the treatment of breast cancer.

1	Be it enacted by the Senate and House of Representa-
2	tives of the United States of America in Congress assembled,
3	SECTION 1. SHORT TITLE.
4	This Act may be cited as the "Breast Cancer Patient
5	Protection Act of 1997".
6	SEC. 2. COVERAGE OF MINIMUM HOSPITAL STAY FOR CER-
7	TAIN BREAST CANCER TREATMENT.
8	(a) Group Health Plans.—
9	(1) Public Health Service act Amend-
10	MENTS.—(A) Subpart 2 of part A of title XXVII of
11	the Public Health Service Act, as amended by sec-
12	tion 703(a) of Public Law 104–204, is amended by
13	adding at the end the following new section:
14	"SEC. 2706. STANDARDS RELATING TO BENEFITS FOR CER-
15	TAIN BREAST CANCER TREATMENT.
16	"(a) Requirements for Minimum Hospital Stay
17	FOLLOWING MASTECTOMY OR LYMPH NODE DISSEC-
18	TION.—
19	"(1) In general.—A group health plan, and a
20	health insurance issuer offering group health insur-
21	ance coverage, may not—
22	"(A) except as provided in paragraph
23	(2)—

1	"(i) restrict benefits for any hospital
2	length of stay in connection with a mastec-
3	tomy for the treatment of breast cancer to
4	less than 48 hours, or
5	"(ii) restrict benefits for any hospital
6	length of stay in connection with a lymph
7	node dissection for the treatment of breast
8	cancer to less than 24 hours, or
9	"(B) require that a provider obtain author-
10	ization from the plan or the issuer for prescrib-
11	ing any length of stay required under subpara-
12	graph (A) (without regard to paragraph (2)).
13	"(2) Exception.—Paragraph (1)(A) shall not
14	apply in connection with any group health plan or
15	health insurance issuer in any case in which the de-
16	cision to discharge the woman involved prior to the
17	expiration of the minimum length of stay otherwise
18	required under paragraph (1)(A) is made by an at-
19	tending provider in consultation with the woman.
20	"(b) Prohibitions.—A group health plan, and a
21	health insurance issuer offering group health insurance
22	coverage in connection with a group health plan, may
23	not—
24	"(1) deny to a woman eligibility, or continued
25	eligibility, to enroll or to renew coverage under the

1	terms of the plan, solely for the purpose of avoiding
2	the requirements of this section;
3	"(2) provide monetary payments or rebates to
4	women to encourage such women to accept less than
5	the minimum protections available under this sec-
6	tion;
7	"(3) penalize or otherwise reduce or limit the
8	reimbursement of an attending provider because
9	such provider provided care to an individual partici-
10	pant or beneficiary in accordance with this section
11	"(4) provide incentives (monetary or otherwise)
12	to an attending provider to induce such provider to
13	provide care to an individual participant or bene-
14	ficiary in a manner inconsistent with this section; or
15	"(5) subject to subsection (c)(3), restrict bene-
16	fits for any portion of a period within a hospital
17	length of stay required under subsection (a) in a
18	manner which is less favorable than the benefits pro-
19	vided for any preceding portion of such stay.
20	"(c) Rules of Construction.—
21	"(1) Nothing in this section shall be construed
22	to require a woman who is a participant or bene-
23	ficiary—
24	"(A) to undergo a mastectomy or lymph
25	node dissection in a hospital; or

1 "(B) to stay in the hospital for a fixed pe-2 riod of time following a mastectomy or lymph 3 node dissection.

> "(2) This section shall not apply with respect to any group health plan, or any group health insurance coverage offered by a health insurance issuer, which does not provide benefits for hospital lengths of stay in connection with a mastectomy or lymph node dissection for the treatment of breast cancer.

> "(3) Nothing in this section shall be construed as preventing a group health plan or issuer from imposing deductibles, coinsurance, or other cost-sharing in relation to benefits for hospital lengths of stay in connection with a mastectomy or lymph node dissection for the treatment of breast cancer under the plan (or under health insurance coverage offered in connection with a group health plan), except that such coinsurance or other cost-sharing for any portion of a period within a hospital length of stay required under subsection (a) may not be greater than such coinsurance or cost-sharing for any preceding portion of such stay.

23 "(d) NOTICE.—A group health plan under this part 24 shall comply with the notice requirement under section 25 713(d) of the Employee Retirement Income Security Act

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of 1974 with respect to the requirements of this section as if such section applied to such plan. 3 "(e) Level and Type of Reimbursements.— Nothing in this section shall be construed to prevent a group health plan or a health insurance issuer offering 5 group health insurance coverage from negotiating the level 6 and type of reimbursement with a provider for care pro-8 vided in accordance with this section. 9 "(f) Preemption; Exception for Health Insur-ANCE COVERAGE IN CERTAIN STATES.— 10 11 "(1) IN GENERAL.—The requirements of this 12 section shall not apply with respect to health insur-13 ance coverage if there is a State law (as defined in 14 section 2723(d)(1)) for a State that regulates such 15 coverage that is described in any of the following 16 subparagraphs: 17 "(A) Such State law requires such cov-18 erage to provide for at least a 48-hour hospital 19 length of stay following a mastectomy per-20 formed for treatment of breast cancer and at 21 least a 24-hour hospital length of stay following 22 a lymph node dissection for treatment of breast 23 cancer. 24 "(B) Such State law requires, in connec-

tion with such coverage for surgical treatment

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1	of breast cancer, that the hospital length of
2	stay for such care is left to the decision of (or
3	required to be made by) the attending provider
4	in consultation with the woman involved.
5	"(2) Construction.—Section 2723(a)(1) shall
6	not be construed as superseding a State law de-
7	scribed in paragraph (1).".
8	(B) Section 2723(c) of such Act (42 U.S.C.
9	300gg-23(c)), as amended by section $604(b)(2)$ of
10	Public Law 104–204, is amended by striking "sec-
11	tion 2704" and inserting "sections 2704 and 2706".
12	(2) ERISA AMENDMENTS.—(A) Subpart B of
13	part 7 of subtitle B of title I of the Employee Re-
14	tirement Income Security Act of 1974, as amended
15	by section 702(a) of Public Law 104–204, is amend-
16	ed by adding at the end the following new section:
17	"SEC. 713. STANDARDS RELATING TO BENEFITS FOR CER-
18	TAIN BREAST CANCER TREATMENT.
19	"(a) Requirements for Minimum Hospital Stay
20	FOLLOWING MASTECTOMY OR LYMPH NODE DISSEC-
21	TION.—
22	"(1) In General.—A group health plan, and a
23	health insurance issuer offering group health insur-
24	ance coverage, may not—

1	"(A) except as provided in paragraph
2	(2)—
3	"(i) restrict benefits for any hospital
4	length of stay in connection with a mastec-
5	tomy for the treatment of breast cancer to
6	less than 48 hours, or
7	"(ii) restrict benefits for any hospital
8	length of stay in connection with a lymph
9	node dissection for the treatment of breast
10	cancer to less than 24 hours, or
11	"(B) require that a provider obtain author-
12	ization from the plan or the issuer for prescrib-
13	ing any length of stay required under subpara-
14	graph (A) (without regard to paragraph (2)).
15	"(2) Exception.—Paragraph (1)(A) shall not
16	apply in connection with any group health plan or
17	health insurance issuer in any case in which the de-
18	cision to discharge the woman involved prior to the
19	expiration of the minimum length of stay otherwise
20	required under paragraph (1)(A) is made by an at-
21	tending provider in consultation with the woman.
22	"(b) Prohibitions.—A group health plan, and a
23	health insurance issuer offering group health insurance
24	coverage in connection with a group health plan, may
25	not—

- "(1) deny to a woman eligibility, or continued eligibility, to enroll or to renew coverage under the terms of the plan, solely for the purpose of avoiding the requirements of this section;
  - "(2) provide monetary payments or rebates to women to encourage such women to accept less than the minimum protections available under this section;
  - "(3) penalize or otherwise reduce or limit the reimbursement of an attending provider because such provider provided care to an individual participant or beneficiary in accordance with this section;
  - "(4) provide incentives (monetary or otherwise) to an attending provider to induce such provider to provide care to an individual participant or beneficiary in a manner inconsistent with this section; or
  - "(5) subject to subsection (c)(3), restrict benefits for any portion of a period within a hospital length of stay required under subsection (a) in a manner which is less favorable than the benefits provided for any preceding portion of such stay.

### 22 "(c) Rules of Construction.—

"(1) Nothing in this section shall be construed to require a woman who is a participant or beneficiary—

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- 1 "(A) to undergo a mastectomy or lymph 2 node dissection in a hospital; or
- 3 "(B) to stay in the hospital for a fixed pe-4 riod of time following a mastectomy or lymph 5 node dissection.
  - "(2) This section shall not apply with respect to any group health plan, or any group health insurance coverage offered by a health insurance issuer, which does not provide benefits for hospital lengths of stay in connection with a mastectomy or lymph node dissection for the treatment of breast cancer.
  - "(3) Nothing in this section shall be construed as preventing a group health plan or issuer from imposing deductibles, coinsurance, or other cost-sharing in relation to benefits for hospital lengths of stay in connection with a mastectomy or lymph node dissection for the treatment of breast cancer under the plan (or under health insurance coverage offered in connection with a group health plan), except that such coinsurance or other cost-sharing for any portion of a period within a hospital length of stay required under subsection (a) may not be greater than such coinsurance or cost-sharing for any preceding portion of such stay.

- 1 "(d) NOTICE UNDER GROUP HEALTH PLAN.—The
- 2 imposition of the requirements of this section shall be
- 3 treated as a material modification in the terms of the plan
- 4 described in section 102(a)(1), for purposes of assuring
- 5 notice of such requirements under the plan; except that
- 6 the summary description required to be provided under the
- 7 last sentence of section 104(b)(1) with respect to such
- 8 modification shall be provided by not later than 60 days
- 9 after the first day of the first plan year in which such
- 10 requirements apply.
- 11 "(e) Level and Type of Reimbursements.—
- 12 Nothing in this section shall be construed to prevent a
- 13 group health plan or a health insurance issuer offering
- 14 group health insurance coverage from negotiating the level
- 15 and type of reimbursement with a provider for care pro-
- 16 vided in accordance with this section.
- 17 "(f) Preemption; Exception for Health Insur-
- 18 ANCE COVERAGE IN CERTAIN STATES.—
- 19 "(1) In general.—The requirements of this
- section shall not apply with respect to health insur-
- ance coverage if there is a State law (as defined in
- section 731(d)(1)) for a State that regulates such
- coverage that is described in any of the following
- subparagraphs:

- 1 "(A) Such State law requires such cov2 erage to provide for at least a 48-hour hospital
  3 length of stay following a mastectomy per4 formed for treatment of breast cancer and at
  5 least a 24-hour hospital length of stay following
  6 a lymph node dissection for treatment of breast
  7 cancer.
  - "(B) Such State law requires, in connection with such coverage for surgical treatment of breast cancer, that the hospital length of stay for such care is left to the decision of (or required to be made by) the attending provider in consultation with the woman involved.
    - "(2) Construction.—Section 731(a)(1) shall not be construed as superseding a State law described in paragraph (1).".
    - (B) Section 731(c) of such Act (29 U.S.C. 1191(c)), as amended by section 603(b)(1) of Public Law 104–204, is amended by striking "section 711" and inserting "sections 711 and 713".
    - (C) Section 732(a) of such Act (29 U.S.C. 1191a(a)), as amended by section 603(b)(2) of Public Law 104–204, is amended by striking "section 711" and inserting "sections 711 and 713".

- 1 (D) The table of contents in section 1 of such
- 2 Act is amended by inserting after the item relating
- 3 to section 712 the following new item:
  - "Sec. 713. Standards relating to benefits for certain breast cancer treatment.".
- 4 (b) Individual Health Insurance.—(1) Part B
- 5 of title XXVII of the Public Health Service Act, as amend-
- 6 ed by section 605(a) of Public Law 104–204, is amended
- 7 by inserting after section 2751 the following new section:
- 8 "SEC. 2752. STANDARDS RELATING TO BENEFITS FOR CER-
- 9 TAIN BREAST CANCER TREATMENT.
- 10 "(a) In General.—The provisions of section 2706
- 11 (other than subsection (d)) shall apply to health insurance
- 12 coverage offered by a health insurance issuer in the indi-
- 13 vidual market in the same manner as it applies to health
- 14 insurance coverage offered by a health insurance issuer
- 15 in connection with a group health plan in the small or
- 16 large group market.
- 17 "(b) Notice.—A health insurance issuer under this
- 18 part shall comply with the notice requirement under sec-
- 19 tion 713(d) of the Employee Retirement Income Security
- 20 Act of 1974 with respect to the requirements referred to
- 21 in subsection (a) as if such section applied to such issuer
- 22 and such issuer were a group health plan.
- 23 "(c) Preemption; Exception for Health Insur-
- 24 ANCE COVERAGE IN CERTAIN STATES.—

- "(1) In General.—The requirements of this section shall not apply with respect to health insurance coverage if there is a State law (as defined in section 2723(d)(1)) for a State that regulates such coverage that is described in any of the following subparagraphs:
- "(A) Such State law requires such coverage to provide for at least a 48-hour hospital length of stay following a mastectomy performed for treatment of breast cancer and at least a 24-hour hospital length of stay following a lymph node dissection for treatment of breast cancer.
  - "(B) Such State law requires, in connection with such coverage for surgical treatment of breast cancer, that the hospital length of stay for such care is left to the decision of (or required to be made by) the attending provider in consultation with the woman involved.
  - "(2) Construction.—Section 2762(a) shall not be construed as superseding a State law described in paragraph (1).".
- 23 (2) Section 2762(b)(2) of such Act (42 U.S.C. 24 300gg-62(b)(2)), as added by section 605(b)(3)(B) of

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- 1 Public Law 104–204, is amended by striking "section
- 2 2751" and inserting "sections 2751 and 2752".
- 3 (c) Effective Dates.—(1) The amendments made
- 4 by subsection (a) shall apply with respect to group health
- 5 plans for plan years beginning on or after January 1,
- 6 1998.
- 7 (2) The amendment made by subsection (b) shall
- 8 apply with respect to health insurance coverage offered,
- 9 sold, issued, renewed, in effect, or operated in the individ-
- 10 ual market on or after such date.

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