106TH CONGRESS 1ST SESSION H.R. 116

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 6, 1999

Ms. DELAURO (for herself, Mr. DINGELL, Mrs. ROUKEMA, Ms. ESHOO, Mr. HASTINGS of Florida, Mrs. MEEK of Florida, Ms. SANCHEZ, Mr. WYNN, Mr. MASCARA, Mr. KILDEE, Mr. BURTON of Indiana, Mr. GEJDENSON, Mr. MALONEY of Connecticut, Mr. SHAYS, Mr. KLECZKA, Mrs. MALONEY of New York, Ms. LEE, Mr. MORAN of Virginia, Mr. MCINTYRE, Mr. DIXON, Mr. FRANK of Massachusetts, Mr. DELAHUNT, Mr. SHERMAN, Mr. ROMERO-BARCELÓ, Mr. ANDREWS, Mrs. MINK of Hawaii, Mr. FIL-NER, Mr. TURNER, Mr. SANDLIN, Mrs. MORELLA, Mr. STRICKLAND, Mr. DEUTSCH, Mr. PALLONE, Mr. EDWARDS, Mr. RANGEL, Mr. DOOLEY of California, Mr. BOUCHER, Mr. COYNE, Mr. BROWN of Ohio, Mr. BENT-SEN, Mr. BOYD, Mr. MEEHAN, Mr. SERRANO, Mrs. LOWEY, Mr. HIN-CHEY, Mr. COOKSEY, Mr. BALDACCI, Mr. FALEOMAVAEGA, Mr. PRICE of North Carolina, Mr. DAVIS of Illinois, Ms. PELOSI, Mr. MCNULTY, Mr. TIERNEY, Ms. KILPATRICK, Mr. TOWNS, Mr. BARRETT of Wisconsin, Mr. HILLIARD, Ms. DANNER, Mrs. CLAYTON, Mr. HORN, Mr. WOLF, Mr. LU-THER, Mr. FARR of California, Mr. HOYER, Mr. FROST, Mr. KUCINICH, Mr. RAHALL, Mr. RODRIGUEZ, Mr. BONIOR, Mrs. CAPPS, Mr. GUTIER-REZ, MS. NORTON, MS. MILLENDER-MCDONALD, Mr. FORD, Mrs. THUR-MAN, Mr. DEFAZIO, Mr. ETHERIDGE, Mr. GEPHARDT, Ms. KAPTUR, Mr. LAFALCE, Ms. SLAUGHTER, Mr. MATSUI, Mr. GEORGE MILLER of California, Mr. BRADY of Pennsylvania, Mr. KING, Mr. LEWIS of Georgia, Mr. McGovern, Mrs. McCarthy of New York, Mr. Berry, Mr. Walsh, Ms. McCarthy of Missouri, Ms. Velázquez, Mr. Blagojevich, Mr. BOEHLERT, Ms. MCKINNEY, Mr. QUINN, Mr. ACKERMAN, Mr. OLVER, Mr. STUPAK, Ms. ROYBAL-ALLARD, Mr. PASCRELL, and Ms. STABENOW) 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

 $\mathbf{2}$

- 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 Patient5 Protection Act of 1999".

6 SEC. 2. COVERAGE OF MINIMUM HOSPITAL STAY FOR CER7 TAIN BREAST CANCER TREATMENT.
8 (a) GROUP HEALTH PLANS.—
9 (1) PUBLIC HEALTH SERVICE ACT AMEND-

MENTS.—(A) Subpart 2 of part A of title XXVII of
the Public Health Service Act is amended by adding
at the end the following new section:

13 "SEC. 2707. STANDARDS RELATING TO BENEFITS FOR CER-

14 TA

TAIN BREAST CANCER TREATMENT.

15 "(a) REQUIREMENTS FOR MINIMUM HOSPITAL STAY
16 FOLLOWING MASTECTOMY OR LYMPH NODE DISSEC17 TION.—

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

"(b) PROHIBITIONS.—A group health plan, and a
 health insurance issuer offering group health insurance
 coverage in connection with a group health plan, may
 not—

5 "(1) deny to a woman eligibility, or continued
6 eligibility, to enroll or to renew coverage under the
7 terms of the plan, solely for the purpose of avoiding
8 the requirements of this section;

9 "(2) provide monetary payments or rebates to 10 women to encourage such women to accept less than 11 the minimum protections available under this sec-12 tion;

"(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;

17 "(4) provide incentives (monetary or otherwise)
18 to an attending provider to induce such provider to
19 provide care to an individual participant or bene20 ficiary 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.

| 1 | "(c) Rules of Construction.— |
|----|--|
| 2 | ((1) Nothing in this section shall be construed |
| 3 | to require a woman who is a participant or |
| 4 | beneficiary— |
| 5 | "(A) to undergo a mastectomy or lymph |
| 6 | node dissection in a hospital; or |
| 7 | "(B) to stay in the hospital for a fixed pe- |
| 8 | riod of time following a mastectomy or lymph |
| 9 | node dissection. |
| 10 | ((2) This section shall not apply with respect to |
| 11 | any group health plan, or any group health insur- |
| 12 | ance coverage offered by a health insurance issuer, |
| 13 | which does not provide benefits for hospital lengths |
| 14 | of stay in connection with a mastectomy or lymph |
| 15 | node dissection for the treatment of breast cancer. |
| 16 | ((3) Nothing in this section shall be construed |
| 17 | as preventing a group health plan or issuer from im- |
| 18 | posing deductibles, coinsurance, or other cost-shar- |
| 19 | ing in relation to benefits for hospital lengths of stay |
| 20 | in connection with a mastectomy or lymph node dis- |
| 21 | section for the treatment of breast cancer under the |
| 22 | plan (or under health insurance coverage offered in |
| 23 | connection with a group health plan), except that |
| 24 | such coinsurance or other cost-sharing for any por- |
| 25 | tion of a period within a hospital length of stay re- |

quired under subsection (a) may not be greater than
 such coinsurance or cost-sharing for any preceding
 portion of such stay.

4 "(d) NOTICE.—A group health plan under this part
5 shall comply with the notice requirement under section
6 713(d) of the Employee Retirement Income Security Act
7 of 1974 with respect to the requirements of this section
8 as if such section applied to such plan.

9 "(e) LEVEL AND TYPE OF REIMBURSEMENTS.— 10 Nothing in this section shall be construed to prevent a 11 group health plan or a health insurance issuer offering 12 group health insurance coverage from negotiating the level 13 and type of reimbursement with a provider for care pro-14 vided in accordance with this section.

15 "(f) PREEMPTION; EXCEPTION FOR HEALTH INSUR-16 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:

23 "(A) Such State law requires such cov24 erage to provide for at least a 48-hour hospital
25 length of stay following a mastectomy per-

| 1 | formed for treatment of breast cancer and at |
|----|---|
| 2 | least a 24-hour hospital length of stay following |
| 3 | a lymph node dissection for treatment of breast |
| 4 | cancer. |
| 5 | "(B) Such State law requires, in connec- |
| 6 | tion with such coverage for surgical treatment |
| 7 | of breast cancer, that the hospital length of |
| 8 | stay for such care is left to the decision of (or |
| 9 | required to be made by) the attending provider |
| 10 | in consultation with the woman involved. |
| 11 | "(2) CONSTRUCTION.—Section 2723(a)(1) shall |
| 12 | not be construed as superseding a State law de- |
| 13 | scribed in paragraph (1).". |
| 14 | (B) Section $2723(c)$ of such Act (42 U.S.C. |
| 15 | 300gg–23(c)) is amended by striking "section 2704" |
| 16 | and inserting "sections 2704 and 2707". |
| 17 | (2) ERISA AMENDMENTS.—(A) Subpart B of |
| 18 | part 7 of subtitle B of title I of the Employee Re- |
| 19 | tirement Income Security Act of 1974 is amended by |
| 20 | adding at the end the following new section: |
| 21 | "SEC. 714. STANDARDS RELATING TO BENEFITS FOR CER- |
| 22 | TAIN BREAST CANCER TREATMENT. |
| 23 | "(a) Requirements for Minimum Hospital Stay |
| 24 | Following Mastectomy or Lymph Node Dissec- |
| 25 | TION.— |

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

"(b) PROHIBITIONS.—A group health plan, and a
 health insurance issuer offering group health insurance
 coverage in connection with a group health plan, may
 not—

5 "(1) deny to a woman eligibility, or continued
6 eligibility, to enroll or to renew coverage under the
7 terms of the plan, solely for the purpose of avoiding
8 the requirements of this section;

9 "(2) provide monetary payments or rebates to 10 women to encourage such women to accept less than 11 the minimum protections available under this sec-12 tion;

"(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;

17 "(4) provide incentives (monetary or otherwise)
18 to an attending provider to induce such provider to
19 provide care to an individual participant or bene20 ficiary 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.

| 1 | "(c) Rules of Construction.— |
|----|--|
| 2 | "(1) Nothing in this section shall be construed |
| 3 | to require a woman who is a participant or |
| 4 | beneficiary— |
| 5 | "(A) to undergo a mastectomy or lymph |
| 6 | node dissection in a hospital; or |
| 7 | "(B) to stay in the hospital for a fixed pe- |
| 8 | riod of time following a mastectomy or lymph |
| 9 | node dissection. |
| 10 | "(2) This section shall not apply with respect to |
| 11 | any group health plan, or any group health insur- |
| 12 | ance coverage offered by a health insurance issuer, |
| 13 | which does not provide benefits for hospital lengths |
| 14 | of stay in connection with a mastectomy or lymph |
| 15 | node dissection for the treatment of breast cancer. |
| 16 | "(3) Nothing in this section shall be construed |
| 17 | as preventing a group health plan or issuer from im- |
| 18 | posing deductibles, coinsurance, or other cost-shar- |
| 19 | ing in relation to benefits for hospital lengths of stay |
| 20 | in connection with a mastectomy or lymph node dis- |
| 21 | section for the treatment of breast cancer under the |
| 22 | plan (or under health insurance coverage offered in |
| 23 | connection with a group health plan), except that |
| 24 | such coinsurance or other cost-sharing for any por- |
| 25 | tion of a period within a hospital length of stay re- |

quired under subsection (a) may not be greater than
 such coinsurance or cost-sharing for any preceding
 portion of such stay.

"(d) NOTICE UNDER GROUP HEALTH PLAN.—The 4 imposition of the requirements of this section shall be 5 treated as a material modification in the terms of the plan 6 described in section 102(a)(1), for purposes of assuring 7 8 notice of such requirements under the plan; except that 9 the summary description required to be provided under the 10 last sentence of section 104(b)(1) with respect to such modification shall be provided by not later than 60 days 11 after the first day of the first plan year in which such 12 13 requirements apply.

14 "(e) LEVEL AND TYPE OF REIMBURSEMENTS.—
15 Nothing in this section shall be construed to prevent a
16 group health plan or a health insurance issuer offering
17 group health insurance coverage from negotiating the level
18 and type of reimbursement with a provider for care pro19 vided in accordance with this section.

20 "(f) PREEMPTION; EXCEPTION FOR HEALTH INSUR21 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 731(d)(1)) for a State that regulates such

coverage that is described in any of the following
 subparagraphs:

3 "(A) Such State law requires such cov4 erage to provide for at least a 48-hour hospital
5 length of stay following a mastectomy per6 formed for treatment of breast cancer and at
7 least a 24-hour hospital length of stay following
8 a lymph node dissection for treatment of breast
9 cancer.

10 "(B) Such State law requires, in connec-11 tion with such coverage for surgical treatment 12 of breast cancer, that the hospital length of 13 stay for such care is left to the decision of (or 14 required to be made by) the attending provider 15 in consultation with the woman involved.

16 "(2) CONSTRUCTION.—Section 731(a)(1) shall
17 not be construed as superseding a State law de18 scribed 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 714".

23 (C) Section 732(a) of such Act (29 U.S.C.
24 1191a(a)), as amended by section 603(b)(2) of Pub-

| | , v 8 |
|--|--|
| 2 | 711" and inserting "sections 711 and 714". |
| 3 | (D) The table of contents in section 1 of such |
| 4 | Act is amended by inserting after the item relating |
| 5 | to section 713 the following new item: |
| | "Sec. 714. Standards relating to benefits for certain breast cancer treatment.". |
| 6 | (b) Individual Health Insurance.—(1) Part B |
| 7 | of title XXVII of the Public Health Service Act is amend- |
| 8 | ed by inserting after section 2752 the following new sec- |
| 9 | tion: |
| 10 | "SEC. 2753. STANDARDS RELATING TO BENEFITS FOR CER- |
| 11 | TAIN BREAST CANCER TREATMENT. |
| | |
| 12 | "(a) IN GENERAL.—The provisions of section 2707 |
| 12 13 | "(a) IN GENERAL.—The provisions of section 2707 (other than subsection (d)) shall apply to health insurance |
| | |
| 13 | (other than subsection (d)) shall apply to health insurance |
| 13 14 15 | (other than subsection (d)) shall apply to health insurance coverage offered by a health insurance issuer in the indi- |
| 13 14 15 16 | (other than subsection (d)) shall apply to health insurance coverage offered by a health insurance issuer in the indi- vidual market in the same manner as it applies to health |
| 13 14 15 16 | (other than subsection (d)) shall apply to health insurance coverage offered by a health insurance issuer in the indi- vidual market in the same manner as it applies to health insurance coverage offered by a health insurance issuer |
| 13 14 15 16 17 | (other than subsection (d)) shall apply to health insurance coverage offered by a health insurance issuer in the indi- vidual market in the same manner as it applies to health insurance coverage offered by a health insurance issuer in connection with a group health plan in the small or |
| 13 14 15 16 17 18 | (other than subsection (d)) shall apply to health insurance coverage offered by a health insurance issuer in the indi- vidual market in the same manner as it applies to health insurance coverage offered by a health insurance issuer in connection with a group health plan in the small or large group market. |
| 13 14 15 16 17 18 19 | (other than subsection (d)) shall apply to health insurance coverage offered by a health insurance issuer in the indi- vidual market in the same manner as it applies to health insurance coverage offered by a health insurance issuer in connection with a group health plan in the small or large group market. "(b) NOTICE.—A health insurance issuer under this |
| 13 14 15 16 17 18 19 20 | (other than subsection (d)) shall apply to health insurance coverage offered by a health insurance issuer in the indi- vidual market in the same manner as it applies to health insurance coverage offered by a health insurance issuer in connection with a group health plan in the small or large group market. "(b) NOTICE.—A health insurance issuer under this part shall comply with the notice requirement under sec- |
| 13 14 15 16 17 18 19 20 21 | (other than subsection (d)) shall apply to health insurance coverage offered by a health insurance issuer in the indi- vidual market in the same manner as it applies to health insurance coverage offered by a health insurance issuer in connection with a group health plan in the small or large group market. "(b) NOTICE.—A health insurance issuer under this part shall comply with the notice requirement under sec- tion 714(d) of the Employee Retirement Income Security |

1

lic Law 104–204, is amended by striking "section

"(c) PREEMPTION; EXCEPTION FOR HEALTH INSUR 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:

9 "(A) Such State law requires such cov-10 erage to provide for at least a 48-hour hospital 11 length of stay following a mastectomy per-12 formed for treatment of breast cancer and at 13 least a 24-hour hospital length of stay following 14 a lymph node dissection for treatment of breast 15 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.

22 "(2) CONSTRUCTION.—Section 2762(a) shall
23 not be construed as superseding a State law de24 scribed in paragraph (1).".

14

(2) Section 2762(b)(2) of such Act (42 U.S.C.
 300gg-62(b)(2)), as added by section 605(b)(3)(B) of
 Public Law 104-204, is amended by striking "section
 2751" and inserting "sections 2751 and 2753".

5 (c) EFFECTIVE DATES.—(1) The amendments made
6 by subsection (a) shall apply with respect to group health
7 plans for plan years beginning on or after January 1,
8 2000.

9 (2) The amendment made by subsection (b) shall
10 apply with respect to health insurance coverage offered,
11 sold, issued, renewed, in effect, or operated in the individ12 ual market on or after such date.

 \bigcirc