

State warns of improper billing for mammograms

By Union Leader staff

CONCORD — State insurance officials are warning consumers that women are being improperly billed for mammograms by some health insurance companies.

The state insurance department has recently received a number of complaints from women who were notified by their health insurer that charges for annual preventative mammograms were not covered, despite a requirement in the Affordable Care Act that such preventative screenings for women 40 and over come at no cost to the consumer.

“These consumers were understandably surprised and concerned,” said department spokesman Danielle Barrick.

The denials involve a new technology called a 3-D mammogram, or digital breast tomosynthesis, which some insurance companies claim has not been proven more effective than a standard mammogram.

The insurance department has issued a reminder to all health insurers that they are required to pay for a routine, in-network, preventative mammogram, including the 3-D technology.

Anyone who receives a bill for a preventive mammogram screening should call their insurance companies right away to ask that the charge be removed. Consumers who experience difficulty with this process can get help from the insurance department’s Consumer Services division at 800-8523416 or consumerservices@ins.nh.gov.

“The Insurance Department’s role is to look out for New Hampshire residents and make sure they are being treated fairly, according to the law, by their insurance companies,” said Insurance Commissioner Roger Seigny. “While we will leave it to the companies and to health care providers to determine whether one form of mammography is more effective than another, we have placed the onus on insurance companies to give women in the Granite State the benefits they are due. They must receive routine, in-network preventive mammograms at no cost.”

A few plans that have been in place since March of 2010 are considered “grandfathered” and do not conform to the Affordable Care Act’s requirement that preventive services be provided at no cost to the consumer.