

Comparative Analysis of State Density Inform Efforts and Insurance Coverage

**States listed in alphabetical order*

| State | "Inform" Law Effective Date | Notification Required or Suggested | Mandates Specific Language | Who Receives Information | Informs Woman Her Breasts are Dense | Includes Personal Breast Density Category | "Cancer" or "Abnormality" Masking Effect Mentioned | Density as a Risk Factor Mentioned | Supplemental Screening Tests Mentioned ^a | Insurance: 3D and/or Supplemental Screening Coverage ^b | Insurance: Copay and Deductible Apply for Supplemental Screening |
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| AL | 8/1/2013 | R | Yes | Dense | Yes | No | Yes | Yes | Yes | | |
| AR | 8/3/2017 ^m amended 8/2019 ^m | Neither | N/A | N/A | N/A | N/A | N/A | N/A | N/A | All women, 3D; if dense, US (8/3/17) | Yes |
| AZ | 10/1/2014 | R | Yes | Dense | Yes | No | Yes | Yes | No | | |
| CA | 4/1/2013 ^f | R | Yes | Dense | Yes | No | No | Yes | No | | |
| CO | 10/1/2017 | R | Yes | Dense | Yes | No | No | Yes | No | If high risk, dense or diagnostic, "non-invasive" modality coverage (1/1/21) | No, if "non-invasive" |
| CT | 10/1/2009 | R | Yes, if dense ^p | All, general info If dense, supplemental screening info ^p | No | No | Yes | No | Yes, if dense | If dense, US (10/1/06); high-risk, MRI (1/1/12) ^d ; all women, 3D (1/1/17) | Yes; US \$20 maximum copay (1/1/15), \$20 maximum out of pocket (1/1/20) 3D, No (1/1/19) |
| DC ^t | 3/22/2019 | R | Yes | Dense | Yes | Yes | Yes | Yes | Yes | All women, 3D; if dense/high-risk, US, MRI, MBI (3/22/19) | No, 3D Yes, all else |
| DE ^j | 12/21/2015 | R | No | All | Yes | Yes | Yes | Yes | Yes | | |
| FL | 7/1/2018 ^q | R | Yes | Dense | Yes | No | Yes | Yes | No | | |
| GA | 7/1/2019 | R | Yes | Dense | Yes | No | Yes | Yes | Yes | | |
| HI | 1/1/2014 | R | Yes | Dense | Yes | No | Yes | Yes | Yes | | |
| IA | 11/15/2017 | R | No | All | Yes | Yes | Possibly ⁿ | Yes | No | | |

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| IL | 1/1/2019 ^g | R | No ^f | Dense | Yes | No | Yes | Yes | No | Diagnostic mammo (1/1/20); Screening: if dense, US (3/27/09); all, 3D (7/1/16); high-risk, MRI (1/1/18) | No |
| IN ^k | 7/1/2016 | R | No | Unclear | No | No | No | No | No | If dense, not modality specific (7/1/13) | Yes |
| KY | 7/3/2017 ^l | R-expired | Yes | Dense | Yes | No | Yes | Yes | No | All women, 3D (on/about 7/3/17) | No |
| LA | 1/1/2016 | R | Yes | All | No | No | Yes | Yes | Yes | All women, 3D (1/1/19); all women screening US, diagnostic mammo/US (1/1/21) | No |
| MA | 1/1/2015 | R | No | Dense | Yes | Yes | Yes | Yes | Yes | | |
| MD | 10/1/2013, amended 10/1/2017 | R | Yes | All | No | No | Yes | Yes | No | All women, 3D (1/1/18) | Yes |
| ME ⁱ | N/A | S | No | Dense | Yes | No | Yes | Yes | Yes | | |
| MI | 6/1/2015 | R | Yes | Dense | Yes | No | Yes | Yes | Yes | | |
| MN | 7/1/2014 | R | No | Dense | Yes | No | Yes | Yes | No | Dense or other risk, 3D (1/1/20) | No |
| MO | 1/1/2015 | R | Yes ^e | All | No | No | Yes | Yes | Yes | All women, 3D (1/1/19); Medically necessary, not modality specific; above-average risk, US, MRI (08/28/20 ^u) | No, 3D Yes, all else |

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| NC | 1/1/2014 | R | Yes | Dense | Yes | Yes | Yes | Yes | No | | |
| ND | 4/8/2015 ^h | R-expired | No | Dense | Yes | No | Yes | Yes | No | | |
| NE | 7/24/2017 | R | No ⁱ | All | Yes | Yes | Yes | Yes | No | | |
| NH | 8/7/18 ^m amended 9/10/19 | Neither | N/A | N/A | N/A | N/A | N/A | N/A | N/A | All women, 3D (8/7/18) | Yes (amendment 9/10/19) |
| NJ | 5/1/2014 | R | Yes | All | No | No | Yes | Yes | No | All women, 3D (8/1/18) If extremely dense, US, MRI (5/1/14) | No, 3D Yes, all else |
| NM | 7/1/2019 | R | Yes | Dense | Yes | Yes | No | Yes | No | | |
| NV | 1/1/2014, amended 7/1/2015 | R | Yes | All | Yes | Yes | No | Yes | No | | |
| NY | 1/19/2013 | R | Yes | Dense | Yes | No | Yes | Yes | Yes | All women, screening + diagnostic breast imaging (1/1/17); ages 35-39, mammo (9/1/19) | No |
| OH | 3/19/2015 | R | Yes | Dense | Yes | No | Yes | Yes | No | | |
| OK | 11/1/2016 | R | Yes | Dense | Yes | Yes | Yes | Yes | No | All women, 3D (11/1/18) | No |
| OR | 1/1/2014 | R | Yes | Extremely Dense | Yes | No | Yes | Yes | Yes | | |
| PA | 1/30/2014 | R | Yes | All | Yes | Yes | Yes | Yes | No | All women, 3D (10/1/15) If extremely dense, high-risk, or heterogeneously dense + high risk, US, MRI (8/30/20 ⁿ) | No, 3D Yes, all else |

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| RI | 10/1/2014 | R | Yes | Dense | Yes | Yes | Yes | Yes | Yes | | |
| SC | 5/12/2016 | R | Yes | "Where applicable" | Yes | No | No | Yes | No | | |
| SD | 7/1/2019 | R | Yes | Dense | Yes | Yes | Yes | Yes | Yes | | |
| TN | 1/1/2014, amended 7/1/2018 | R | Yes ^e | Dense | Yes | No | Yes, amendment | Yes | Yes, amendment | | |
| TX | 9/1/2011 | R | Yes ^e | All ^c | No | No | Yes | Yes | Yes | All women, 3D (9/1/17) | No |
| UT | 5/8/2012, amended 5/8/2018 | R, amendment | Yes | Dense ^c | Yes | No | Yes | Yes | No | | |
| VA | 7/1/2012, amended 7/1/2013 | R | Yes | Dense | Yes | No | Yes | Yes | Yes | | |
| VT | 1/15/2017 | R | No ^f | Dense | Yes | Yes | Yes | Yes | No | All women, 3D; if dense, US (1/1/19 ^g) | No |
| WA | 1/1/2019 ^o | R | Yes | Dense | Yes | Yes | No | Yes | No | All women, 3D (6/7/18) | No |
| WI | 4/4/2018 | R | No ^f | Dense | Yes | No | Yes | Yes | No | | |

R = required; S = suggested; 3D = 3D mammography (tomosynthesis); US = ultrasonography; MRI = contrast-enhanced breast magnetic resonance imaging; N/A = not applicable

- ^a “Supplemental screening tests mentioned” indicates state inform law requires the notification to mention imaging tests that might be added to mammography (generally or by modality). State inform laws that mention only “screening options” have been excluded as this language may be interpreted to refer to screening frequency.
- ^b 3D screening benefit guaranteed at age 40 or above, if younger under certain circumstances. A state insurance law does not necessarily apply to all policies within the state. Further, national insurance providers may be exempt from state laws
- ^c “Dense” refers to women with heterogeneously or extremely dense breasts per the mammogram report. “All” means every woman receives some notification post-mammogram.
- ^d Benefits must also include screening MRI of an entire breast or breasts in accordance with guidelines established by the American Cancer Society.
- ^e State law requires notification but does not specify that notification must be included in the patient letter
- ^f Sunset Clause, 1/1/2025
- ^g Directs patients to their breast imaging health provider for questions
- ^h Sunset Clause, 7/31/2017; law no longer in effect.
- ⁱ No law, however, a state Work Group recommended Maine radiologists voluntarily communicate information about breast density to women with heterogeneously or extremely dense breasts in the letter sent to them after their mammograms.
- ^j No language specifically required, however Delaware mammography facilities have been provided sample wording to use based on guidelines from the American College of Radiology (ACR). The notification will include the patient’s breast density based on the ACR Breast Imaging Reporting and Data System (BI-RADS), and awareness statements about breast density. It will also include notice to patients to use this information to guide discussions about screening with their referring physicians. Table data completed on assumption facilities will utilize ACR sample lay letter: Negative or Benign Finding(s) / dense tissue (<http://www.acr.org/Quality-Safety/Accreditation/Mammography/Lay-Letters>)
- ^k Not specified. The law does not provide specific guidelines, suggest/recommend reporting language or require that a patient be provided information on breast density in clear language. Law specifies only that if imaging facility determines patient has “an amount of breast and connective tissue in comparison to fat in the breast” the facility shall notify the patient of the determination.
- ^l On or about 7/3/2017; Sunset Clause, 1/1/2021
- ^m Not a density inform law; insurance only
- ⁿ State law requires notification about “...the effects of dense breast tissue on screening mammography...”, however no specific language is required.
- ^o Becomes law on 6/7/2018, compliance required by 1/1/2019. Sunset Clause, 1/1/2025
- ^p All women receive “information about breast density.” No further specifications are provided. The law additionally states that “where applicable” notification is required about supplemental screening. “Where applicable” has been interpreted to mean women with heterogeneously or extremely dense breasts.
- ^q Sunset Clause, 6/30/2023
- ^r Inform language must be “substantially similar” to that included in the law
- ^s Effective January 1, 2019 on such date as a health insurer offers, issues, or renews the health insurance plan, but in no event later than January 1, 2020
- ^t The District of Columbia is not a U.S. state
- ^u Subject to individual policy applicability date, issuance or renewal date

DenseBreast-info.org endeavors to provide an informed interpretation of the state laws as they relate to breast density; however, state legislative language varies and can be complex or vague. These codes may not be the most recent version; a state may have more current, amended or accurate information. No representations or warranties of any kind are made, express or implied, about the completeness, accuracy or reliability of the information or interpretation provided. Questions about a state law should be directed to that state’s legislature.