

**FOR IMMEDIATE RELEASE: June 6, 2016**

**Contact:** Danielle Barrick, director of communications; (603) 271-3753, [danielle.barrick@ins.nh.gov](mailto:danielle.barrick@ins.nh.gov)

## **CONSUMER ALERT: Insurance Denials and Mammograms**

**CONCORD, NH** – The New Hampshire Insurance Department has recently heard from a number of New Hampshire women who received notice from their insurance companies that charges for their annual preventative mammogram were not covered. Under the Affordable Care Act, most insurance plans\* must provide full coverage (at no cost to the consumer) for preventive health services, including screening mammograms, so these consumers were understandably surprised and concerned.

The recent denials involve a newer technology called a 3-D mammogram, or Digital Breast Tomosynthesis. In multiple instances, women were billed, even for a preventive screening mammogram, because insurance companies claimed this test has not been proven more effective than a standard mammogram.

In response, the Insurance Department has reminded New Hampshire health insurance companies that it is their responsibility to ensure that people who see a health care provider for a routine, in-network, preventive procedure are not billed. (The Department's formal guidance to insurance companies, issued April 1, is online: <http://www.nh.gov/insurance/media/bulletins/2016/documents/ins.no.16-018-ab.pdf>)

If a New Hampshire resident receives a bill for a preventive mammogram screening, the bill is most likely an error. The Insurance Department advises women to 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 Department's Consumer Services division: (800) 852-3416 or [consumerservices@ins.nh.gov](mailto: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 Sevigny. "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.

For more information on preventive services covered by the ACA: <http://www.hhs.gov/healthcare/facts-and-features/fact-sheets/preventive-services-covered-under-aca/index.html>

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. For more information, visit [www.nh.gov/insurance](http://www.nh.gov/insurance).