



## Executive Summary

Supplemental breast imaging is any test run in addition to a standard mammogram in order to improve breast cancer detection. Types of supplemental breast imaging include 3D mammogram diagnostics, breast MRI, ultrasound, and contrast-enhanced mammography. These tests are run when a patient produces an abnormal mammogram, has dense breast tissue, or is at high risk for breast cancer. Currently, 37 states in the United States have laws that require insurance companies to cover supplemental breast imaging. The types of imaging covered and the cost-sharing vary by state.

## Research Methods

Enacted legislation was found using Quorum.

## Findings and Analysis

Current data suggests that 1 in 8 women will be diagnosed with breast cancer throughout her life, and the American Cancer Society reports that early detection of breast cancer when it is in the localized stage results in a 99 percent survival rate.<sup>i</sup> Annual screenings starting around age 40 have been shown to significantly reduce breast cancer mortality rates by detecting cancer early.<sup>ii,iii,iv</sup> However, there is also evidence that current screening guidelines are producing a phenomenon of overdiagnosis, meaning cancers that would not otherwise progress are being diagnosed and treated, causing physical and financial strain to patients by way of supplemental breast imaging and treatment.<sup>v</sup> The cost of a supplemental breast imaging test depends on the type of test and where the test is performed. Below are the national average costs for common types of supplemental breast imaging before insurance.

- **3D Mammogram Diagnostic Bilateral:** \$571<sup>vi</sup>
- **Breast MRI:** \$953<sup>vii</sup>
- **Ultrasound:** \$250<sup>viii</sup>
- **Contrast Enhanced Mammography:** \$1184<sup>ix</sup>

Within the CSG South fifteen state region, there are four states that do not have mandated insurance coverage for supplemental breast imaging. Those states are Alabama, North Carolina, South Carolina, and West Virginia. Table 1 shows enacting legislation (where applicable) from the Southern states.

Table 1. Mandated Supplemental Breast Imaging Insurance Coverage Enacting Legislation

State	Measure (Year)	Summary
Arkansas	<a href="#">House Bill 1309 (2025)</a>	Amends state law to ensure that health insurers cover all breast cancer diagnostic exams (i.e., mammograms and supplemental ultrasounds, MRI) without imposing any copayments or deductibles. The bill also clarifies that any diagnostic breast exam cost-sharing must be no less favorable than a routine screening mammogram
	<a href="#">Senate Bill 0123 (2025)</a>	Amends state law to broaden insurance coverage requirements for mammograms and breast ultrasounds by defining “supplemental breast examinations” to include contrast-enhanced mammography, breast MRI, ultrasound and molecular imaging for those at elevated risk—including based on family history, dense tissue, or personal risk factors. The insurers must cover both diagnostic and supplemental breast exams without imposing any cost-sharing obligations



# SOUTH

ALABAMA • ARKANSAS • FLORIDA • GEORGIA • KENTUCKY • LOUISIANA • MISSISSIPPI • MISSOURI  
NORTH CAROLINA • OKLAHOMA • SOUTH CAROLINA • TENNESSEE • TEXAS • VIRGINIA • WEST VIRGINIA

<b>Florida</b>	<a href="#">Senate Bill 0158 (2025)</a>	Prohibits the state group insurance program from imposing any out-of-pocket cost (deductible, coinsurance, copayment, etc.) on enrollees for medically necessary diagnostic or supplemental breast imaging exams. It defines “diagnostic” and “supplemental” breast examinations in line with current National Comprehensive Cancer Network (NCCN) guidelines — including mammography, MRI, and ultrasound and applies the no-cost-sharing rule across any state-employee health plan offering such coverage. It also includes a provision to limit the cost-sharing waiver under health savings account rules only to the plan’s deductible beyond the IRS-required minimum.
<b>Georgia</b>	<a href="#">House Bill 0315 (2023)</a>	Mandates equal cost-sharing for diagnostic and supplemental breast screenings as for standard mammograms, effective January 1, 2024, with implementation rules to be developed by the Commissioner of Insurance.
<b>Kentucky</b>	<a href="#">House Bill 0115 (2024)</a>	Mandates equal cost-sharing for diagnostic and supplemental breast screenings as for standard mammograms, effective January 1, 2024, with implementation rules to be developed by the Commissioner of Insurance.
<b>Louisiana</b>	<a href="#">Senate Bill 0338 (2024)</a>	mandates expanded insurance coverage for breast cancer diagnostic imaging, including contrast-enhanced mammograms and MRIs, effective for new policies from January 1, 2025, and existing policies by January 1, 2026.
<b>Mississippi</b>	<a href="#">Senate Bill 2858 (2024)</a>	amends Section 83-9-108 of the Mississippi Code to align with new provisions that prohibit cost-sharing for diagnostic and supplemental breast examinations under group health plans
<b>Missouri</b>	<a href="#">Senate Bill 0106 (2023)</a>	mandates coverage for follow-up diagnostic breast imaging (such as MRIs, ultrasounds, or diagnostic mammograms) after an initial abnormal screening
<b>Oklahoma</b>	<a href="#">House Bill 1398 (2025)</a>	expands mammography screening coverage in Oklahoma, adding new diagnostic and supplemental examinations, and mandates coverage without deductibles or co-payments, effective November 1, 2025.
<b>South Carolina</b>	n/a	n/a
<b>Tennessee</b>	<a href="#">House Bill 0355 (2023)</a>	requires that a health benefit plan that provides coverage for a screening mammogram must provide coverage for diagnostic imaging and supplemental breast screening without imposing a cost-sharing requirement on the patient
<b>Texas</b>	<a href="#">Senate Bill 1065 (2021)</a>	mandates that health benefit plans covering screening mammograms must also cover diagnostic imaging for breast cancer under equally favorable terms, effective for plans renewed on or after January 1, 2022, with implementation contingent on specific legislative appropriations.
<b>Virginia</b>	<a href="#">House Bill 1828 (2025)</a>	mandates that insurers must eliminate cost-sharing for diagnostic and supplemental breast examinations in applicable health insurance policies starting January 1, 2026.



# SOUTH

ALABAMA • ARKANSAS • FLORIDA • GEORGIA • KENTUCKY • LOUISIANA • MISSISSIPPI • MISSOURI  
NORTH CAROLINA • OKLAHOMA • SOUTH CAROLINA • TENNESSEE • TEXAS • VIRGINIA • WEST VIRGINIA

Alabama and Kentucky have legislation pending. If passed, Alabama's [House Bill 0300 \(2026\)](#) would require insurers to cover both diagnostic and supplemental breast imaging without cost-sharing. Kentucky's [House Bill 135 \(2026\)](#) expands upon its current laws by mandating comprehensive, no-cost insurance coverage for a broad range of breast cancer screening and diagnostic services.

---

<sup>i</sup> Shockney, Lillie. 2023. "Breast Cancer Facts & Statistics." National Breast Cancer Foundation. June 15, 2023. <https://www.nationalbreastcancer.org/breast-cancer-facts/>.

<sup>ii</sup> Moss, Sue M, Christopher Wale, Robert Smith, Andrew Evans, Howard Cuckle, and Stephen W Duffy. 2015. "Effect of Mammographic Screening from Age 40 Years on Breast Cancer Mortality in the UK Age Trial at 17 Years' Follow-Up: A Randomised Controlled Trial." *The Lancet Oncology* 16 (9): 1123–32. [https://doi.org/10.1016/s1470-2045\(15\)00128-x](https://doi.org/10.1016/s1470-2045(15)00128-x).

<sup>iii</sup> Berry, Donald A., Kathleen A. Cronin, Sylvia K. Plevritis, Dennis G. Fryback, Lauren Clarke, Marvin Zelen, Jeanne S. Mandelblatt, Andrei Y. Yakovlev, J. Dik F. Habbema, and Eric J. Feuer. 2005. "Effect of Screening and Adjuvant Therapy on Mortality from Breast Cancer." *New England Journal of Medicine* 353 (17): 1784–92. <https://doi.org/10.1056/nejmoa050518>.

<sup>iv</sup> Hasan, Al, Debbie L Bennett, and Adetunji T Toriola. 2025. "Screening Programmes and Breast Cancer Mortality: An Observational Study of 194 Countries." *Bulletin of the World Health Organization* 103 (8): 470–83. <https://doi.org/10.2471/blt.24.292529>.

<sup>v</sup> Kowalski, Amanda E. 2021. "Mammograms and Mortality: How Has the Evidence Evolved?" *Journal of Economic Perspectives* 35 (2): 119–40. <https://doi.org/10.1257/jep.35.2.119>.

<sup>vi</sup> Mdsave.com. 2026. <https://www.mdsave.com/procedures/3d-mammogram-diagnostic-bilateral/d785fdc4/georgia/atlanta-ga>.

<sup>vii</sup> Mdsave.com. 2025. <https://www.mdsave.com/procedures/mri-breasts-with-and-or-without-contrast/d78af4c9>.

<sup>viii</sup> "Know Your Screening Options." 2022. Brem Foundation. 2022. <https://www.bremfoundation.org/screening-options>.

<sup>ix</sup> Mdsave.com. 2026. <https://www.mdsave.com/procedures/contrast-enhanced-mammogram-bilateral/d083f8c5>.