## Required and Optional Provisions (FL Law 3)

- 8. <u>Coverage for mammograms</u> coverage must be provided for at least the following:
  - Baseline (age 35 to 39)
  - Every two years (age 40 to 49)
  - Every year (age 50+)
  - One or more mammograms a year based on a physician's recommendation
- 9. <u>Exclusion for fibrocystic condition prohibited</u> an insurer may not deny issuance or renewal or exclude as preexisting benefits solely because of:
  - Diagnosis of a fibrocystic condition
  - Nonmalignant lesion
  - Family history related to breast cancer
  - UNLESS the condition is diagnosed through a breast biopsy showing an increased risk for developing cancer