

1 H.24

2 Introduced by Representative Maier of Middlebury

3 Referred to Committee on

4 Date:

5 Subject: Health; health insurance; colorectal cancer

6 Statement of purpose: This bill proposes to require health insurers to cover the
7 costs of colorectal cancer screening in accordance with American Cancer
8 Society guidelines and to limit co-payments for colorectal screenings to no
9 more than \$25.00.

10 An act relating to insurance coverage for colorectal cancer screening

11 It is hereby enacted by the General Assembly of the State of Vermont:

12 Sec. 1. 8 V.S.A. § 4100g is added to read:

13 § 4100g. COLORECTAL CANCER SCREENING; COVERAGE

14 REQUIRED

15 (a) Insurers shall provide coverage for colorectal cancer screening in
16 accordance with the most recent published guidelines of the American Cancer
17 Society based on the ages, family histories, and frequencies provided in the
18 guidelines. Such coverage shall include:

19 (1) For an insured 50 years of age or older:

20 (A) One fecal occult blood test per year plus one flexible

1 sigmoidoscopy every five years; or

2 (B) One colonoscopy every 10 years.

3 (2) For an insured who is at high risk for colorectal cancer, colorectal
4 cancer screening examinations and laboratory tests as recommended by the
5 treating physician.

6 (b) For the purposes of subdivision (a)(2) of this section, an individual is at
7 high risk for colorectal cancer if the individual has:

8 (1) A family medical history of colorectal cancer;

9 (2) A prior occurrence of cancer or precursor neoplastic polyps;

10 (3) A prior occurrence of a chronic digestive disease condition such as
11 inflammatory bowel disease, Crohn's disease, or ulcerative colitis; or

12 (4) Other predisposing factors.

13 (c) Benefits provided shall cover the full cost of the colorectal cancer
14 screening, subject to a co-payment no greater than the co-payment applicable
15 to care or services provided by a primary care physician under the insured's
16 policy, provided that no co-payment shall exceed \$25.00. Colorectal cancer
17 screening services shall not be subject to deductible or coinsurance
18 requirements.

19 Sec. 2. APPLICABILITY AND EFFECTIVE DATE

20 This act shall take effect on October 1, 2009 and shall apply to all health
21 benefit plans on and after October 1, 2009 on such date as a health insurer

- 1 offers, issues, or renews the health benefit plan, but in no event later than
- 2 October 1, 2010.