

1 H.741

2 An act relating to health insurance coverage for colorectal cancer screening

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

4 Sec. 1. 8 V.S.A. § 4100g is amended to read:

5 § 4100g. COLORECTAL CANCER SCREENING, COVERAGE

6 REQUIRED

7 (a) For purposes of this section:

8 (1) “Colonoscopy” means a procedure that enables a ~~physician~~ clinician
9 to examine visually the inside of a patient’s entire colon and includes the
10 concurrent removal of polyps or biopsy, or both.

11 (2) “Insurer” means insurance companies that provide health insurance
12 as defined in subdivision 3301(a)(2) of this title, nonprofit hospital and
13 medical services corporations, and health maintenance organizations. The
14 term does not apply to coverage for specified disease or other limited benefit
15 coverage.

16 (b) Insurers shall provide coverage for colorectal cancer screening,
17 including:

18 (1) ~~Providing an insured 50 years of age or older with the option of:~~

19 ~~(A) annual fecal occult blood testing plus one flexible sigmoidoscopy~~
20 ~~every five years; or~~

21 ~~(B) one colonoscopy every 10 years.~~ for an insured who is not at high
22 risk for colorectal cancer, colorectal cancer screening examinations and

1 laboratory tests in accordance with the most recently published
2 recommendations established by the U.S. Preventive Services Task Force for
3 average-risk individuals; and

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

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

9 (1) a family medical history of colorectal cancer or a genetic syndrome
10 predisposing the individual to colorectal cancer;

11 (2) a prior occurrence of colorectal cancer or precursor polyps;

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

14 (4) other predisposing factors as determined by the individual's treating
15 ~~physician~~ clinician.

16 (d) Colorectal cancer screening services performed under contract with the
17 insurer shall not be subject to any co-payment, deductible, coinsurance, or
18 other cost-sharing requirement. In addition, an insured shall not be subject to
19 any additional charge for any service associated with a procedure or test for
20 colorectal cancer screening, which may include one or more of the following:

21 (1) removal of tissue or other matter;

- 1 (2) laboratory services;
- 2 (3) ~~physician~~ clinician services;
- 3 (4) facility use; and
- 4 (5) anesthesia.

5 Sec. 2. EFFECTIVE DATE

6 This act shall take effect on January 1, 2025 and shall apply to all health
7 insurance plans issued on and after January 1, 2025 on such date as a health
8 insurer offers, issues, or renews the health insurance plan, but in no event later
9 than January 1, 2026.