

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1560 Session of
2001

INTRODUCED BY FEESE, COLAFELLA, HALUSKA, THOMAS, ADOLPH,
M. BAKER, BEBKO-JONES, BELARDI, BELFANTI, BLAUM, BOYES,
CALTAGIRONE, CAPPABIANCA, CAPPELLI, CAWLEY, CIVERA, CLYMER,
M. COHEN, COLEMAN, COSTA, COY, CREIGHTON, CRUZ, DALEY, DALLY,
DeLUCA, DERMODY, DiGIROLAMO, DONATUCCI, FAIRCHILD, FICHTER,
FLICK, FRANKEL, FREEMAN, GEIST, GEORGE, GODSHALL, GRUCELA AND
HARHAI, MAY 9, 2001

REFERRED TO COMMITTEE ON TRANSPORTATION, MAY 9, 2001

AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An
2 act relating to insurance; amending, revising, and
3 consolidating the law providing for the incorporation of
4 insurance companies, and the regulation, supervision, and
5 protection of home and foreign insurance companies, Lloyds
6 associations, reciprocal and inter-insurance exchanges, and
7 fire insurance rating bureaus, and the regulation and
8 supervision of insurance carried by such companies,
9 associations, and exchanges, including insurance carried by
10 the State Workmen's Insurance Fund; providing penalties; and
11 repealing existing laws," mandating health insurance coverage
12 for colorectal cancer screening.

13 The General Assembly of the Commonwealth of Pennsylvania
14 hereby enacts as follows:

15 Section 1. The act of May 17, 1921 (P.L.682, No.284), known
16 as The Insurance Company Law of 1921, is amended by adding a
17 section to read:

18 Section 635.2. Coverage for Colorectal Cancer Screening.--

19 (a) Except to the extent already covered under another policy,
20 all health insurance policies as defined in this section shall

also provide coverage for colorectal cancer screening for covered individuals in accordance with the most recently published American Cancer Society guidelines for colorectal cancer screening and consistent with approved medical standards and practices.

(1) Coverage for nonsymptomatic covered individuals who are fifty (50) years of age or older shall include, but not be limited to:

(i) an annual fecal occult blood test;

(ii) a sigmoidoscopy or a test consistent with approved medical standards and practices to detect colon cancer, at least once every four (4) years.

(iii) A colonoscopy at least once every ten (10) years.

(2) Coverage for symptomatic covered individuals who are less than fifty (50) years of age shall include a colonoscopy, sigmoidoscopy or any combination of colorectal cancer screening tests at a frequency determined by a physician.

(b) The coverage required under this section shall be subject to annual deductibles, coinsurance and copayment requirements imposed by an entity subject to this section for similar coverages under the same health insurance policy or contract.

(c) For the purpose of this section:

(1) "Health insurance policy" means any individual or group health, sickness or accident policy or subscriber contract or certificate issued by an entity subject to any one of the following:

(i) The act of May 17, 1921 (P.L.682, No.284), known as "The Insurance Company Law of 1921."

(ii) The act of December 29, 1972 (P.L.1701, No.364), known

1 as the "Health Maintenance Organization Act."

2 (iii) The act of May 18, 1976 (P.L.123, No.54), known as the
3 "Individual Accident and Sickness Insurance Minimum Standards
4 Act."

5 (iv) The act of December 14, 1992 (P.L.835, No.134), known
6 as the "Fraternal Benefit Societies Code."

7 (v) 40 Pa.C.S. Ch. 61 (relating to hospital plan
8 corporations) or 63 (relating to professional health services
9 plan corporations).

10 (vi) Medical assistance.

11 The term does not include accident only, fixed indemnity,
12 limited benefit, credit, dental, vision, specified disease,
13 Medicare supplement, Civilian Health and Medical Program of the
14 Uniformed Services (CHAMPUS) supplement, long-term care or
15 disability income, workers' compensation or automobile medical
16 payment insurance.

17 (2) "Colonoscopy" means an examination of the rectum and the
18 entire colon using a lighted instrument called a colonoscope.

19 (3) "Colorectal cancer screening" means any of the following
20 procedures that are furnished to an individual for the purpose
21 of early detection of colorectal cancer:

22 (i) Screening fecal-occult blood test.

23 (ii) Screening flexible sigmoidoscopy.

24 (iii) Screening colonoscopy.

25 (iv) Screening barium enema.

26 (4) "Symptomatic person" means one of the following:

27 (i) an individual who experiences a change in bowel habits,
28 rectal bleeding or persistent stomach cramps, weight loss,
29 abdominal pain; or

30 (ii) an individual who poses a higher than average risk for

1 colorectal cancer because he or she has had colorectal cancer or
2 polyps, inflammatory bowel disease or an immediate family
3 history of such conditions.

4 Section 2. This act shall take effect in 60 days.