

THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 536 Session of 2021

INTRODUCED BY BROOKS, FONTANA, BREWSTER, YUDICHAK AND COSTA,  
APRIL 9, 2021

REFERRED TO BANKING AND INSURANCE, APRIL 9, 2021

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," in casualty insurance, further  
12 providing for coverage for colorectal cancer screening.

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

15 Section 1. Section 635.3(a) and (c)(4) of the act of May 17,  
16 1921 (P.L.682, No.284), known as The Insurance Company Law of  
17 1921, are amended to read:

18 Section 635.3. 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  
21 also provide coverage for colorectal cancer screening for  
22 covered individuals in accordance with American Cancer Society  
23 guidelines for colorectal cancer screening published as of

1 [January 1, 2008] May 30, 2018, and consistent with approved  
2 medical standards and practices.

3 (1) Coverage for nonsymptomatic covered individuals who are  
4 [fifty (50)] forty-five (45) years of age or older shall  
5 include, but not be limited to:

6 (i) An annual fecal occult blood test.

7 (ii) A sigmoidoscopy, a screening barium enema or a test  
8 consistent with approved medical standards and practices to  
9 detect colon cancer, at least once every five (5) years.

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

11 (2) Coverage for symptomatic covered individuals shall  
12 include a colonoscopy, sigmoidoscopy or any combination of  
13 colorectal cancer screening tests at a frequency determined by a  
14 treating physician.

15 (3) Coverage for nonsymptomatic covered individuals who are  
16 at high or increased risk for colorectal cancer who are under  
17 [fifty (50)] forty-five (45) years of age shall include a  
18 colonoscopy or any combination of colorectal cancer screening  
19 tests in accordance with the American Cancer Society guidelines  
20 on screening for colorectal cancer published as of [January 1,  
21 2008] May 30, 2018.

22 \* \* \*

23 (c) For the purpose of this section:

24 \* \* \*

25 (4) "Nonsymptomatic person at high or increased risk" means  
26 an individual who poses a higher than average risk for  
27 colorectal cancer according to the American Cancer Society  
28 guidelines on screening for colorectal cancer as of [January 1,  
29 2008] May 30, 2018.

30 \* \* \*

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