

## 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) of the act of May 17, 1921  
16 (P.L.682, No.284), known as The Insurance Company Law of 1921,  
17 is 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

1 guidelines for colorectal cancer screening published as of  
2 [January 1, 2008] May 30, 2018, and consistent with approved  
3 medical standards and practices.

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

7 (i) An annual fecal occult blood test.

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

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

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

16 (3) Coverage for nonsymptomatic covered individuals who are  
17 at high or increased risk for colorectal cancer who are under  
18 [~~fifty (50)~~] forty-five (45) years of age shall include a  
19 colonoscopy or any combination of colorectal cancer screening  
20 tests in accordance with the American Cancer Society guidelines  
21 on screening for colorectal cancer published as of [January 1,  
22 2008] May 30, 2018.

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