THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1865 Session of 2009

INTRODUCED BY BURNS, DeLUCA, BELFANTI, BISHOP, BOBACK, BRADFORD, BRIGGS, D. COSTA, DONATUCCI, FRANKEL, FREEMAN, GALLOWAY, GERBER, GOODMAN, GRUCELA, HALUSKA, HARHART, HENNESSEY, HESS, HORNAMAN, JOHNSON, JOSEPHS, KORTZ, KULA, MAHONEY, McGEEHAN, MURPHY, PALLONE, PHILLIPS, QUINN, READSHAW, REICHLEY, SABATINA, SANTONI, SIPTROTH, K. SMITH, SOLOBAY, R. TAYLOR, WALKO, YOUNGBLOOD AND MENSCH, JULY 16, 2009

REFERRED TO COMMITTEE ON INSURANCE, JULY 16, 2009

AN ACT

Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An 2 act relating to insurance; amending, revising, and consolidating the law providing for the incorporation of 3 insurance companies, and the regulation, supervision, and protection of home and foreign insurance companies, Lloyds 5 associations, reciprocal and inter-insurance exchanges, and 6 7 fire insurance rating bureaus, and the regulation and supervision of insurance carried by such companies, 8 associations, and exchanges, including insurance carried by 9 the State Workmen's Insurance Fund; providing penalties; and repealing existing laws," providing for oncology benefit 10 11 12 design. 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 section to read: 17 Section 631.1. Oncology Benefit Design. -- (a) All individual 18 19 or group health insurance policies offered by an insurer that

provides coverage for intravenously administered cancer

- 1 chemotherapy that also provides coverage for orally administered
- 2 <u>cancer chemotherapy shall provide such coverage on equal terms</u>
- 3 to the insured. This shall include equalizing the copayments,
- 4 <u>deductibles</u>, coinsurance provisions and maximum out-of-pocket
- 5 <u>limits without regard as to how the chemotherapy is</u>
- 6 <u>administered</u>.
- 7 (b) This section shall apply to all health insurance
- 8 policies offered, issued or renewed on or after July 1, 2010, in
- 9 this Commonwealth. This section shall not include the following
- 10 policies:
- 11 (1) Accident only.
- 12 (2) Fixed indemnity.
- 13 (3) Limited benefit.
- 14 (4) Credit.
- 15 (5) Dental.
- 16 <u>(6)</u> Vision.
- 17 (7) Specified disease.
- 18 (8) Medicare supplement.
- 19 (9) CHAMPUS (Civilian Health and Medical Program of the
- 20 Uniformed Services) supplement.
- 21 (10) Long-term care or disability income.
- 22 (11) Long-term care.
- 23 (12) Workers' compensation.
- 24 (13) Automobile medical payment.
- 25 (c) The term "cancer chemotherapy" when used in this section
- 26 means medication that is prescribed by a physician for the
- 27 purpose of killing or slowing the growth of cancer cells.
- 28 (d) The term "insurer" when used in this section means a
- 29 company or health insurance entity licensed in this Commonwealth
- 30 to issue any individual or group health, sickness or accident

- 1 policy or subscriber contract or certificate or plan that
- 2 provides medical or health care coverage by a health care
- 3 facility or licensed health care provider that is offered or
- 4 governed under this act or any of the following:
- 5 <u>(1) The act of December 29, 1972 (P.L.1701, No.364), known</u>
- 6 <u>as the "Health Maintenance Organization Act."</u>
- 7 (2) The act of May 18, 1976 (P.L.123, No.54), known as the
- 8 "Individual Accident and Sickness Insurance Minimum Standards
- 9 Act."
- 10 (3) 40 Pa.C.S. Ch. 61 (relating to hospital plan
- 11 corporations) or 63 (relating to professional health services
- 12 plan corporations).
- 13 Section 2. This act shall take effect in 60 days.