A BILL FOR AN ACT

CONCERNING HEALTH INSURANCE COVERAGE FOR COLORECTAL CANCER SCREENING.

Bill Summary

(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at http://leg.colorado.gov.)

Current law requires health insurance carriers (carriers) to provide preventive health insurance coverage for colorectal cancer screenings in accordance with U.S. preventive services task force guidelines. The bill requires carriers to instead provide coverage for colorectal cancer screenings in accordance with American Cancer Society guidelines. The coverage must include coverage for a colonoscopy or other medical test
or procedure for colorectal cancer screening and a follow-up colonoscopy, if necessary, and coverage for high-risk individuals.

Be it enacted by the General Assembly of the State of Colorado:

SECTION 1. In Colorado Revised Statutes, 10-16-104, amend (18)(a)(I) introductory portion; repeal (18)(b)(V); and add (18)(b.3) as follows:

10-16-104. Mandatory coverage provisions - definitions - rules. (18) Preventive health care services. (a) (I) The following policies and contracts that are delivered, issued or renewed or reinstated on or after January 1, 2010, IN THIS STATE must provide coverage for the total cost of the preventive health care services specified in paragraph (b) of this subsection (18) SUBSECTIONS (18)(b) AND (18)(b.3) OF THIS SECTION, UNLESS OTHERWISE SPECIFIED IN THIS SUBSECTION (18):

(b) The coverage required by this subsection (18) must include preventive health care services for the following, in accordance with the A or B recommendations of the task force for the particular preventive health care service:

(V) (A) Colorectal cancer screening coverage for tests for the early detection of colorectal cancer and adenomatous polyps.

(B) In addition to covered persons eligible for colorectal cancer screening coverage in accordance with A or B recommendations of the task force, colorectal cancer screening coverage required by this subparagraph (V) shall also be provided to covered persons who are at high risk for colorectal cancer, including covered persons who have a family medical history of colorectal cancer; a prior occurrence of cancer or precursor neoplastic polyps; a prior occurrence of a chronic digestive disease condition such as inflammatory bowel disease, Crohn's disease;
or ulcerative colitis; or other predisposing factors as determined by the provider;

(b.3) (I) The coverage required by this subsection (18) must include preventive colorectal cancer screening coverage for all colorectal cancer examinations and laboratory tests in accordance with American Cancer Society guidelines, or any successor entity or guidelines, for colorectal cancer screening of average-risk individuals, including an initial colonoscopy or other medical test or procedure for colorectal cancer screening and a follow-up colonoscopy if the results of the initial medical test or procedure are abnormal.

(II) In addition to the colorectal screening coverage in accordance with American Cancer Society guidelines, or any successor entity or guidelines, colorectal cancer screening coverage must also include coverage for early detection and prevention for persons who are at high risk for colorectal cancer, including covered persons who have a family medical history of colorectal cancer; a prior occurrence of cancer or precursor neoplastic polyps; a prior occurrence of a chronic digestive disease condition such as inflammatory bowel disease, Crohn's disease, or ulcerative colitis; or other predisposing factors as determined by a provider.

SECTION 2. Safety clause. The general assembly hereby finds, determines, and declares that this act is necessary for the immediate preservation of the public peace, health, or safety.