

CHAPTER 262

INSURANCE

HOUSE BILL 04-1390

BY REPRESENTATIVE(S) Hefley, Coleman, Berry, Borodkin, Boyd, Carroll, Crane, Frangas, Harvey, Hodge, Hoppe, Jahn, Judd, Larson, Madden, Marshall, May M., McFadyen, McGihon, Paccione, Ragsdale, Rippy, Rose, Schultheis, Stafford, Tochtrop, White, Wiens, Williams S., Merrifield, Miller, Plant, Romanoff, and Salazar;
 also SENATOR(S) Johnson S., Fitz-Gerald, Gordon, Groff, Grossman, Hagedorn, Hanna, Isgar, Keller, Kester, Phillips, Tupa, Veiga, and Windels.

AN ACT

CONCERNING THE REQUIREMENT THAT EACH HEALTH INSURER PROVIDE INFORMATION TO CONSUMERS REGARDING COVERED BENEFITS FOR CANCER SCREENING ON THE COLORADO HEALTH BENEFIT PLAN DESCRIPTION FORM.

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

SECTION 1. Legislative declaration. (1) The general assembly hereby finds and determines that:

(a) Early detection of cancer can save lives and improve treatment options for patients. Medical studies indicate that if colon cancer is diagnosed at an early stage, the five-year survival rate is over ninety-five percent and when diagnosed late, the five-year survival rate drops to five percent.

(b) Screening tests for cancer are the main tool for individuals to detect cancer early.

(c) Complete information on coverage for cancer screening is not currently routinely provided by health insurers to prospective members.

(d) State law requires health insurers to provide a summary of benefits offered to consumers in a prescribed format, but insurers are free to choose what information to include.

(e) By including relevant cancer screening coverage information in the summary of benefits, consumers will be able to quickly and easily determine whether a cancer

Capital letters indicate new material added to existing statutes; dashes through words indicate deletions from existing statutes and such material not part of act.

screening is covered, and be able to compare this information with other insurance plans.

(f) Cancer screening coverage information is important and therefore should be clearly explained in writing to consumers in sales materials so that consumers can make better choices regarding health care coverage.

SECTION 2. 10-16-108.5 (11) (b) and (11) (c), Colorado Revised Statutes, are amended to read:

10-16-108.5. Fair marketing standards. (11) (b) The format for and elements of the Colorado health benefit plan description form shall be determined by rule of the commissioner after consultation with consumer, provider, and carrier representatives. ~~The commissioner shall promulgate such rule no later than November 15, 1997.~~

(c) A Colorado health benefit plan description form shall include information of general interest to purchasers of health plans and persons insured under health plans. Such form shall be designed to facilitate comparison of different health benefit plans. INFORMATIONAL MATERIALS SPECIFYING THE PLAN'S CANCER SCREENING COVERAGES AND THEIR RESPECTIVE PARAMETERS SHALL BE INCLUDED WITH THE FORM.

SECTION 3. Safety clause. The general assembly hereby finds, determines, and declares that this act is necessary for the immediate preservation of the public peace, health, and safety.

Approved: May 21, 2004