



General Assembly

January Session, 2011

Raised Bill No. 1085

LCO No. 3493

03493_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR COLONOSCOPIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-492k of the general statutes is repealed and
2 the following is substituted in lieu thereof (*Effective January 1, 2012*):

3 (a) Each individual health insurance policy providing coverage of
4 the type specified in subdivisions (1), (2), (4), (11) and (12) of section
5 38a-469 delivered, issued for delivery, amended, renewed or continued
6 in this state [on or after October 1, 2001,] shall provide coverage for
7 colorectal cancer screening, including, but not limited to, (1) an annual
8 fecal occult blood test, and (2) colonoscopy, flexible sigmoidoscopy or
9 radiologic imaging, in accordance with the recommendations
10 established by the American College of Gastroenterology, after
11 consultation with the American Cancer Society, based on the ages,
12 family histories and frequencies provided in the recommendations.
13 [Benefits] Except as specified in subsection (b) of this section, benefits
14 under this section shall be subject to the same terms and conditions
15 applicable to all other benefits under such policies.

16 (b) No such policy shall impose a coinsurance, copayment,
17 deductible or other out-of-pocket expense for any additional
18 colonoscopy ordered in a policy year by a physician for an insured.
19 The provisions of this subsection shall not apply to a high deductible
20 health plan as that term is used in subsection (f) of section 38a-493.

21 Sec. 2. Section 38a-518k of the general statutes is repealed and the
22 following is substituted in lieu thereof (*Effective January 1, 2012*):

23 (a) Each group health insurance policy providing coverage of the
24 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
25 469 delivered, issued for delivery, amended, renewed or continued in
26 this state [on or after October 1, 2001,] shall provide coverage for
27 colorectal cancer screening, including, but not limited to, (1) an annual
28 fecal occult blood test, and (2) colonoscopy, flexible sigmoidoscopy or
29 radiologic imaging, in accordance with the recommendations
30 established by the American College of Gastroenterology, after
31 consultation with the American Cancer Society, based on the ages,
32 family histories and frequencies provided in the recommendations.
33 [Benefits] Except as specified in subsection (b) of this section, benefits
34 under this section shall be subject to the same terms and conditions
35 applicable to all other benefits under such policies.

36 (b) No such policy shall impose a coinsurance, copayment,
37 deductible or other out-of-pocket expense for any additional
38 colonoscopy ordered in a policy year by a physician for an insured.
39 The provisions of this subsection shall not apply to a high deductible
40 health plan as that term is used in subsection (f) of section 38a-520.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2012</i>	38a-492k
Sec. 2	<i>January 1, 2012</i>	38a-518k

Statement of Purpose:

To prohibit out-of-pocket expenses for an insured for any additional colonoscopy ordered in a policy year by an insured's physician.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]