

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 12-61—SB 12

Insurance and Real Estate Committee

**AN ACT CONCERNING GUIDELINES FOR HEALTH INSURANCE
COVERAGE FOR COLORECTAL CANCER SCREENING**

SUMMARY: This act changes the entity whose recommendation health insurers must follow in determining the level of coverage to provide for colorectal cancer screening. By law, specified health insurance policies must cover colorectal cancer screening, including colonoscopies, sigmoidoscopies, and radiological imaging. Under prior law, they had to follow recommendations established by the American College of Gastroenterology, after its consultation with the American Cancer Society and the American College of Radiology. The act instead requires them to cover the tests in accordance with the American Cancer Society's recommendations.

The affected policies are individual and group health insurance policies that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; and (4) hospital or medical services, including those provided by HMOs. Due to the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

EFFECTIVE DATE: January 1, 2013

OLR Tracking: JLK:JO:JSL:DY