

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 12-190—SB 98

*Insurance and Real Estate Committee
Appropriations Committee*

AN ACT CONCERNING DEDUCTIBLES FOR SCREENING COLONOSCOPIES AND SCREENING SIGMOIDOSCOPIES

SUMMARY: This act bars insurers from charging a deductible for procedures a physician initially undertakes as a colorectal cancer screening colonoscopy or sigmoidoscopy. (A colonoscopy covers the entire lower intestine; a sigmoidoscopy extends only to the lower colon.) Under prior law, some insurers charged a deductible when these screening procedures discovered a polyp, which was removed during the screening.

The affected individual and group health insurance policies are those delivered, issued, amended, renewed, or continued that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; and (4) hospital or medical services, including coverage under an HMO plan. Due to the federal Employee Retirement and Income Security Act (ERISA), state health insurance mandates do not apply to self-insured benefit plans.

EFFECTIVE DATE: January 1, 2013

OLR Tracking: KM:RP:CR:EH