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## **OLR Bill Analysis**

### **SB 862**

#### ***AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR LUNG CANCER SCREENING.***

#### **SUMMARY:**

This bill requires certain health insurance policies to cover lung cancer screening tests, in accordance with recommendations established by the American Lung Association after consultation with the American Cancer Society, based on age, family history, and frequency, as provided in such recommendations. The coverage is subject to any policy provisions that apply to other covered services.

The bill applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; or (4) hospital or medical services, including coverage under an HMO plan.

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, 2014

#### **BACKGROUND**

##### ***Lung Cancer Screening Recommendation***

The American Lung Association currently recommends low-dose computed tomography (CT) chest scans for certain individuals at highest risk for lung cancer. To be considered high risk, a patient must be 55 to 74 years old, be a current or former smoker, and have a 30 pack-year smoking history (e.g., one pack a day for 30 years, 2 packs a day for 15 years, etc.).

##### ***Related Federal Law***

The Patient Protection and Affordable Care Act (P.L. 111-148) allows a state to require health plans sold through the exchange to offer benefits beyond those included in the required “essential health benefits” provided the state defrays the cost of those additional benefits. The requirement applies to benefit mandates enacted after December 31, 2011. Thus, the state is required to pay the insurance carrier or enrollee to defray the cost of any new benefits mandated after that date.

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 15 Nay 4 (02/26/2013)