

**2020 -- S 2317 SUBSTITUTE A**

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LC003657/SUB A  
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**STATE OF RHODE ISLAND**

**IN GENERAL ASSEMBLY**

**JANUARY SESSION, A.D. 2020**

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators Goodwin, Ruggerio, McCaffrey, Gallo, and Miller

Date Introduced: February 05, 2020

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1           SECTION 1. Section 27-18-58 of the General Laws in Chapter 27-18 entitled "Accident  
2 and Sickness Insurance Policies" is hereby amended to read as follows:

3           **27-18-58. Prostate and colorectal examinations -- Coverage mandated.**

4           (a) Every ~~individual or group hospital or~~ accident and sickness insurance policy, medical  
5 expense insurance policy or ~~individual or group hospital or~~ medical services plan contract  
6 delivered, issued for delivery, or renewed in this state shall provide coverage for prostate and  
7 colorectal preventive screening examinations and laboratory tests for cancer for any  
8 nonsymptomatic person covered under that policy or contract, ~~in accordance with the current~~  
9 ~~American Cancer Society guidelines.~~ The coverage required by this section shall include preventive  
10 colorectal cancer screening coverage for all colorectal cancer examinations and laboratory tests in  
11 accordance with American Cancer Society Guidelines, including for colorectal cancer screening of  
12 average risk individuals, including an initial colonoscopy or other medical test or procedure for  
13 colorectal cancer screening and a follow-up colonoscopy if the results of the initial medical test or  
14 procedure are abnormal. Provided, this section does not apply to insurance coverage providing  
15 benefits for: (1) hospital confinement indemnity; (2) disability income; (3) accident only; (4) long-  
16 term care; (5) Medicare supplement; (6) limited benefit health; (7) specific disease indemnity; (8)  
17 sickness or bodily injury or death by accident or both; and (9) other limited benefit policies.

18           (b) An insurer may not impose cost sharing on the coverage required by subsection (a) of  
19 this section.

1 SECTION 2. Section 27-19-49 of the General Laws in Chapter 27-19 entitled "Nonprofit  
2 Hospital Service Corporations" is hereby amended to read as follows:

3 **27-19-49. Prostate and colorectal examinations -- Coverage mandated.**

4 (a) Subscribers to any nonprofit hospital service corporation plan shall be afforded  
5 coverage under the plan for prostate and colorectal examinations and laboratory tests for cancer for  
6 any nonsymptomatic person covered under the policy or plan ~~contract, in accordance with the~~  
7 ~~current American Cancer Society guidelines.~~ The coverage required by this section shall include  
8 preventive colorectal cancer screening coverage for all colorectal cancer examinations and  
9 laboratory tests in accordance with American Cancer Society Guidelines, including for colorectal  
10 cancer screening of average risk individuals, including an initial colonoscopy or other medical test  
11 or procedure for colorectal cancer screening and a follow-up colonoscopy if the results of the initial  
12 medical test or procedure are abnormal.

13 (b) An insurer or the corporation may not impose cost sharing on the coverage required by  
14 subsection (a) of this section.

15 SECTION 3. Section 27-20-44 of the General Laws in Chapter 27-20 entitled "Nonprofit  
16 Medical Service Corporations" is hereby amended to read as follows:

17 **27-20-44. Prostate and colorectal examinations -- Coverage mandated.**

18 (a) Subscribers to any nonprofit medical service corporation plan shall be afforded  
19 coverage under the plan for prostate and colorectal examinations and laboratory tests for cancer for  
20 any nonsymptomatic person covered under the policy or plan ~~contract, in accordance with the~~  
21 ~~current American Cancer Society guidelines.~~ The coverage required by this section shall include  
22 preventive colorectal cancer screening coverage for all colorectal cancer examinations and  
23 laboratory tests in accordance with American Cancer Society Guidelines, including for colorectal  
24 cancer screening of average risk individuals, including an initial colonoscopy or other medical test  
25 or procedure for colorectal cancer screening and a follow-up colonoscopy if the results of the initial  
26 medical test or procedure are abnormal.

27 (b) An insurer or the corporation may not impose cost sharing on the coverage required by  
28 subsection (a) of this section.

29 SECTION 4. Section 27-41-60 of the General Laws in Chapter 27-41 entitled "Health  
30 Maintenance Organizations" is hereby amended to read as follows:

31 **27-41-60. Prostate and colorectal examinations -- Coverage mandated.**

32 (a) Subscribers to any health maintenance organization plan shall be afforded coverage  
33 under that plan for prostate and colorectal examinations and laboratory tests for cancer for any  
34 nonsymptomatic person covered under the policy or plan. ~~contract, in accordance with the current~~

1 ~~American cancer society guidelines.~~ The coverage required by this section shall include preventive  
2 colorectal cancer screening coverage for all colorectal cancer examinations and laboratory tests in  
3 accordance with American Cancer Society Guidelines, including for colorectal cancer screening of  
4 average risk individuals, including an initial colonoscopy or other medical test or procedure for  
5 colorectal cancer screening and a follow-up colonoscopy if the results of the initial medical test or  
6 procedure are abnormal.

7 (b) An insurer or the organization may not impose cost sharing on the coverage required  
8 by subsection (a) of this section.

9 SECTION 5. This act shall take effect upon passage and shall apply to policies or plans  
10 delivered, issued for delivery or renewed in this state on and after September 1, 2020.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

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1           This act would provide insurance coverage for certain prostate and colorectal preventive  
2 screening examinations and would prohibit cost sharing for persons related to colorectal screening  
3 examinations, laboratory tests, initial and follow-up colonoscopies covered by health insurance  
4 policies or plans.

5           This act would take effect upon passage and would apply to policies or plans delivered,  
6 issued for delivery or renewed in this state on and after September 1, 2020.

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Presented by