STATE OF RHODE ISLAND
IN GENERAL ASSEMBLY
JANUARY SESSION, A.D. 2021

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


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

(b) An insurer may not impose cost sharing on the coverage required by subsection (a) of this section when the services are delivered within the health insurer's provider network.
SECTION 2. Section 27-19-49 of the General Laws in Chapter 27-19 entitled "Nonprofit Hospital Service Corporations" is hereby amended to read as follows:


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

(b) An insurer or the corporation may not impose cost sharing on the coverage required by subsection (a) of this section when the services are delivered within the health insurer's provider network.

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

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

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

(b) An insurer or the corporation may not impose cost sharing on the coverage required by subsection (a) of this section when the services are delivered within the health insurer's provider network.

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

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

(a) Subscribers to any health maintenance organization plan shall be afforded coverage
under that plan for prostate and colorectal examinations and laboratory tests for cancer for any
nonsymptomatic person covered under the policy or plan, contract, in accordance with the current
American cancer society guidelines. The coverage required by this section shall include preventive
colorectal cancer screening coverage for all colorectal cancer examinations and laboratory tests in
accordance with American Cancer Society Guidelines, including for colorectal cancer screening of
average risk individuals, including an initial colonoscopy or other medical test or procedure for
colorectal cancer screening and a follow-up colonoscopy if the results of the initial medical test or
procedure are abnormal.

(b) An insurer or the organization may not impose cost sharing on the coverage required
by subsection (a) of this section when the services are delivered within the health insurer's provider
network.

SECTION 5. This act shall take effect upon passage and shall apply to policies or plans
delivered, issued for delivery or renewed in this state on and after January 1, 2022.

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EXPLANATION

BY THE LEGISLATIVE COUNCIL

OF

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RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

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

This act would take effect upon passage and would apply to policies or plans delivered, issued for delivery or renewed in this state on and after January 1, 2022.

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