

2021 -- S 0383

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2021

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

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

Date Introduced: February 25, 2021

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 when the services are delivered within the health insurer's provider network.

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 when the services are delivered within the health insurer's provider
15 network.

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

18 **27-20-44. Prostate and colorectal examinations -- Coverage mandated.**

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

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

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

33 **27-41-60. Prostate and colorectal examinations -- Coverage mandated.**

34 (a) Subscribers to any health maintenance organization plan shall be afforded coverage

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

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

12 SECTION 5. This act shall take effect upon passage and shall apply to policies or plans
13 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

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 January 1, 2022.

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