33-1486-04

A bill to be entitled 1 2 An act relating to health insurance; creating s. 627.64194, F.S.; requiring health insurance 3 4 to provide coverage for colorectal cancer 5 examinations and laboratory tests; providing 6 quidelines for such coverage and benefits; 7 providing an effective date. 8 9 Be It Enacted by the Legislature of the State of Florida: 10 11 Section 1. Section 627.64194, Florida Statutes, is 12 created to read: 627.64194 Colorectal cancer screening coverage. --13 (1) All individual and group health insurance policies 14 providing coverage on an expense-incurred basis, individual 15 16 and group service or indemnity type contracts issued by a nonprofit corporation, individual and group service contracts 17 issued by a health maintenance organization, self-insured 18 19 group arrangements to the extent not preempted by federal law, 20 and managed health care delivery entities of any type or 21 description which are delivered, issued for delivery, 22 continued, or renewed on or after July 1, 2004, and which provide coverage to any resident of this state shall provide 23 benefits or coverage for all colorectal cancer examinations 24 25 and laboratory tests specified in current American Cancer Society guidelines for colorectal screening of asymptomatic 26 27 individuals. Benefits or coverage shall be provided for all such colorectal screening examinations and tests that are 2.8 29 administered at a frequency identified in the current American 30 Cancer Society guidelines for colorectal cancer. 31

1	(2) Benefits under this section shall be provided to a
2	covered individual who is:
3	(a) At least 50 years of age; or
4	(b) Younger than 50 years of age and at high risk for
5	colorectal cancer according to current colorectal cancer
6	screening guidelines of the American Cancer Society.
7	(3) To encourage potentially lifesaving colorectal
8	cancer screenings, patients and health care providers must not
9	be required to meet burdensome criteria or overcome
10	significant obstacles to secure such coverage. An individual
11	may not be required to pay an additional deductible or
12	coinsurance for testing which is greater than an annual
13	deductible or coinsurance established for similar screening
14	benefits. If the program or contract does not cover a similar
15	benefit, a deductible or coinsurance may not be set at a level
16	that materially diminishes the value of the colorectal cancer
17	screening benefit required under this section.
18	(4) Reimbursement to health care providers for
19	colorectal cancer screenings provided under this section must
20	be equal to or greater than the reimbursement to health care
21	providers provided under Title XVII of the Social Security
22	Act, relating to Medicare.
23	Section 2. This act shall take effect July 1, 2004.
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26	SENATE SUMMARY
27	Requires individual and group health insurance policies,
28	service contracts, and other arrangements to provide benefits for colorectal cancer examinations and
29	laboratory tests for persons who meet specified criteria. Provides standards for such examinations and tests. Prohibits cortain actions by ingurars which would have
30	Prohibits certain actions by insurers which would have the effect of diminishing the benefits of the coverage.
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