

SENATE No. 451

The Commonwealth of Massachusetts

In the Year Two Thousand Nine

An Act ensuring access to life-saving colorectal cancer screenings..

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Chapter 175 of the General Laws is hereby amended by inserting after
2 section 110M the following section:-

3 Section 110N. Any policy, contract, agreement, plan or certificate of insurance issued,
4 delivered or renewed within the commonwealth shall cover and reimburse for all colorectal
5 cancer examinations and laboratory tests specified in current American Cancer Society (ACS)
6 guidelines for colorectal cancer screening of asymptomatic individuals. Coverage or benefits
7 shall be provided for all such colorectal screening examinations and tests that are administered at
8 a frequency identified in the current ACS guidelines for colorectal cancer. The coverage
9 required under this section must meet the requirements set forth in subsection (b).

10 (a) Benefits are provided under this section for a covered individual who is:(1) At least
11 fifty (50) years of age; or (2) Less than fifty (50) years of age and at high risk for colorectal
12 cancer according to current colorectal cancer screening guidelines of the American Cancer
13 Society;

14 (b) To encourage colorectal cancer screenings, patients and health care providers must
15 not be required to meet burdensome criteria or overcome significant obstacles to secure such
16 coverage. An individual shall not be required to pay an additional deductible or coinsurance for
17 testing that is greater than an annual deductible or coinsurance established for similar benefits. If
18 the program or contract does not cover a similar benefit, a deductible or coinsurance may not be
19 set at a level that materially diminishes the value of the colorectal cancer benefit required.
20 Reimbursement to health care providers for colorectal cancer screenings provided under this
21 section shall be equal to or greater than reimbursement to health care providers provided under
22 Title XVII of the Social Security Act (Medicare).

23 SECTION 2. Chapter 176A of the General Laws is hereby amended by inserting after
24 section 8AA the following section:-

25 Section 8BB. Any contract between a subscriber and the corporation under an individual
26 or group hospital service plan delivered or issued or renewed within the commonwealth shall
27 provide for the coverage of colorectal screening examinations and tests that are administered at a
28 frequency identified in the current American Cancer Society guidelines for colorectal cancer as
29 defined in, and subject to the requirements and limitations of, Chapter 175 Section 110N.

30 SECTION 3. Chapter 176B of the General Laws is hereby amended by inserting after
31 section 4AA the following section:-

32 Section 4BB. Any subscription certificate under an individual or group medical service
33 agreement delivered, issued or renewed within the commonwealth shall provide for the coverage
34 of colorectal screening examinations and tests that are administered at a frequency identified in

35 the current American Cancer Society guidelines for colorectal cancer as defined in, and subject
36 to the requirements and limitations of, Chapter 175 Section 110N.

37 SECTION 4. Chapter 176G of the General Laws is hereby amended by inserting after
38 section 4S the following section:-

39 Section 4T. Any individual or group health maintenance contract shall provide for the
40 coverage of colorectal screening examinations and tests that are administered at a frequency
41 identified in the current American Cancer Society guidelines for colorectal cancer as defined in,
42 and subject to the requirements and limitations of, Chapter 175 Section 110N.

43 SECTION 5. Chapter 32A of the General Laws is hereby amended by inserting after
44 section 23 the following section:-

45 Section 24. Any coverage offered by the commission to any active or retired employee of
46 the commonwealth who is insured under the group insurance commission shall provide for the
47 coverage of colorectal screening examinations and tests that are administered at a frequency
48 identified in the current American Cancer Society guidelines for colorectal cancer as defined in,
49 and subject to the requirements and limitations of, Chapter 175 Section 110N.