

STATE OF NEW YORK

3958

2021-2022 Regular Sessions

IN SENATE

February 1, 2021

Introduced by Sen. KENNEDY -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring health insurance providers to cover the costs of colorectal cancer screenings

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 11-b to read as follows:

3 (11-b) (A) Every policy delivered or issued for delivery in this state
4 which provides medical coverage that includes coverage for physician
5 services in a physician's office and every policy which provides major
6 medical or similar comprehensive-type coverage shall provide, upon the
7 prescription of a health care provider legally authorized to prescribe
8 under title eight of the education law, coverage for colorectal cancer
9 screening for persons forty-five years of age or older. Such coverage
10 shall include an annual screening using the stool-based fecal immuno-
11 chemical test or the guaiac-based fecal occult blood test. If the
12 results of such test are positive for signs of cancer, coverage shall
13 also be provided for a follow-up visual examination.

14 (B) Such coverage may be subject to annual deductibles and coinsurance
15 as may be deemed appropriate by the superintendent and as are consistent
16 with those established for other benefits within a given policy.

17 § 2. Subsection (l) of section 3221 of the insurance law is amended by
18 adding a new paragraph 11-b to read as follows:

19 (11-b) (A) Every policy delivered or issued for delivery in this state
20 which provides medical coverage that includes coverage for physician
21 services in a physician's office and every policy which provides major
22 medical or similar comprehensive-type coverage shall provide, upon the
23 prescription of a health care provider legally authorized to prescribe
24 under title eight of the education law, coverage for colorectal cancer
25 screening for persons forty-five years of age or older. Such coverage

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

LBD07633-01-1

1 shall include an annual screening using the stool-based fecal immuno-
2 chemical test or the guaiac-based fecal occult blood test. If the
3 results of such test are positive for signs of cancer, coverage shall
4 also be provided for a follow-up visual examination.

5 (B) Such coverage may be subject to annual deductibles and coinsurance
6 as may be deemed appropriate by the superintendent and as are consistent
7 with those established for other benefits within a given policy.

8 § 3. Section 4303 of the insurance law is amended by adding a new
9 subsection (z-2) to read as follows:

10 (z-2) (1) Every policy delivered or issued for delivery in this state
11 which provides medical coverage that includes coverage for physician
12 services in a physician's office and every policy which provides major
13 medical or similar comprehensive-type coverage shall provide, upon the
14 prescription of a health care provider legally authorized to prescribe
15 under title eight of the education law, coverage for colorectal cancer
16 screening for persons forty-five years of age or older. Such coverage
17 shall include an annual screening using the stool-based fecal immuno-
18 chemical test or the guaiac-based fecal occult blood test. If the
19 results of such test are positive for signs of cancer, coverage shall
20 also be provided for a follow-up visual examination.

21 (2) Such coverage may be subject to annual deductibles and coinsurance
22 as may be deemed appropriate by the superintendent and as are consistent
23 with those established for other benefits within a given policy.

24 § 4. This act shall take effect on the ninetieth day after it shall
25 have become a law and shall apply to all policies issued, renewed, modi-
26 fied or altered on or after such date.