

# STATE OF NEW YORK

1684

2019-2020 Regular Sessions

## IN SENATE

January 15, 2019

Introduced by Sen. BROOKS -- 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 providing for health insurance coverage for diagnostic screening for colorectal cancer

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, the following coverage for diag-  
9 nostic screening for colorectal cancer:

10 (i) standard diagnostic testing including, but not limited to, a  
11 digital rectal examination at any age for people having a family history  
12 of colorectal cancer or a personal history of polyps or inflammatory  
13 bowel disease; and

14 (ii) an annual standard diagnostic examination including, but not  
15 limited to, a digital rectal examination for people age fifty and over  
16 who are asymptomatic and for people age forty and over with a family  
17 history of colorectal cancer or other colorectal cancer risk factors.

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

21 § 2. Subsection (1) of section 3221 of the insurance law is amended by  
22 adding a new paragraph 11-b to read as follows:

23 (11-b) (A) Every policy delivered or issued for delivery in this state  
24 which provides medical coverage that includes coverage for physician  
25 services in a physician's office and every policy which provides major

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

LBD05021-01-9

1 medical or similar comprehensive-type coverage shall provide, upon the  
2 prescription of a health care provider legally authorized to prescribe  
3 under title eight of the education law, the following coverage for diag-  
4 nostic screening for colorectal cancer:

5 (i) standard diagnostic testing including, but not limited to, a  
6 digital rectal examination at any age for people having a family history  
7 of colorectal cancer or a personal history of polyps or inflammatory  
8 bowel disease; and

9 (ii) an annual standard diagnostic examination including, but not  
10 limited to, a digital rectal examination for people age fifty and over  
11 who are asymptomatic and for people age forty and over with a family  
12 history of colorectal cancer or other colorectal cancer risk factors.

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

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

18 (z-2) (1) Every policy delivered or issued for delivery in this state  
19 which provides medical coverage that includes coverage for physician  
20 services in a physician's office and every policy which provides major  
21 medical or similar comprehensive-type coverage shall provide, upon the  
22 prescription of a health care provider legally authorized to prescribe  
23 under title eight of the education law, the following coverage for diag-  
24 nostic screening for colorectal cancer:

25 (A) standard diagnostic testing including, but not limited to, a  
26 digital rectal examination at any age for people having a family history  
27 of colorectal cancer or a personal history of polyps or inflammatory  
28 bowel disease; and

29 (B) an annual standard diagnostic examination including, but not  
30 limited to, a digital rectal examination for people age fifty and over  
31 who are asymptomatic and for people age forty and over with a family  
32 history of colorectal cancer or other colorectal cancer risk factors.

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

36 § 4. This act shall take effect on the first of January next succeed-  
37 ing the date on which it shall have become a law.