

STATE OF NEW YORK

1274

2021-2022 Regular Sessions

IN SENATE

January 8, 2021

Introduced by Sens. BROOKS, ADDABBO, SANDERS, SERRANO -- 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

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

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1 services in a physician's office and every policy which provides major
2 medical or similar comprehensive-type coverage shall provide, upon the
3 prescription of a health care provider legally authorized to prescribe
4 under title eight of the education law, the following coverage for diag-
5 nostic screening for colorectal cancer:

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

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

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

19 (z-2) (1) 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, the following coverage for diag-
25 nostic screening for colorectal cancer:

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

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

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

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