

STATE OF NEW YORK

906--B

2021-2022 Regular Sessions

IN SENATE

(Prefiled)

January 6, 2021

Introduced by Sens. SANDERS, KENNEDY -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the insurance law, in relation to providing insurance coverage for colorectal cancer early detection

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

1 Section 1. Paragraph 27 of subsection (i) of section 3216 of the
2 insurance law, as added by chapter 457 of the laws of 2010, is renu-
3 bered paragraph 36, paragraph 28 of subsection (i) of section 3216 of
4 the insurance law, as amended by chapter 11 of the laws of 2012, is
5 renumbered paragraph 37, paragraph 34 of subsection (i) of section 3216
6 of the insurance law, as added by section 10 of part MM of chapter 57 of
7 the laws of 2018, is renumbered paragraph 38 and a new paragraph 11-b is
8 added to read as follows:

9 (11-b) (A) Every policy delivered or issued for delivery in this state
10 which provides medical coverage that includes coverage for physician
11 services in a physician's office and every policy which provides major
12 medical or similar comprehensive-type coverage shall provide, upon the
13 prescription of a health care provider legally authorized to prescribe
14 under title eight of the education law, coverage for colorectal cancer
15 screening. The coverage required by this paragraph shall include preven-
16 tive colorectal cancer screening coverage for all colorectal cancer
17 examinations and laboratory tests in accordance with American Cancer
18 Society Guidelines for colorectal cancer screening of average risk indi-
19 viduals, including an initial colonoscopy or other medical test or
20 procedure for colorectal cancer screening and a follow-up colonoscopy

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

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1 performed as a result of a positive result on a non-colonoscopy preven-
2 tive screening test.

3 (B) An individual shall not be subject to a deductible, coinsurance,
4 or any other cost-sharing requirements for services consistent with
5 subparagraph (A) of this paragraph received from participating provid-
6 ers.

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

9 (11-b) (A) Every policy delivered or issued for delivery in this state
10 which provides medical coverage that includes coverage for physician
11 services in a physician's office and every policy which provides major
12 medical or similar comprehensive-type coverage shall provide, upon the
13 prescription of a health care provider legally authorized to prescribe
14 under title eight of the education law, coverage for colorectal cancer
15 screening. The coverage required by this paragraph shall include
16 preventive colorectal cancer screening coverage for all colorectal
17 cancer examinations and laboratory tests in accordance with American
18 Cancer Society Guidelines for colorectal cancer screening of average
19 risk individuals, including an initial colonoscopy or other medical test
20 or procedure for colorectal cancer screening and a follow-up colonoscopy
21 performed as a result of a positive result on a non-colonoscopy preven-
22 tive screening test.

23 (B) An individual shall not be subject to a deductible, coinsurance,
24 or any other cost-sharing requirements for services consistent with
25 subparagraph (A) of this paragraph received from participating provid-
26 ers.

27 § 3. The superintendent of financial services shall require an insur-
28 er, health carrier or health benefit plan to notify enrollees annually
29 of colorectal cancer screenings covered by such enrollees' health bene-
30 fit plan and the most recently published guidelines of the American
31 College of Gastroenterology or the American Gastroenterological Associ-
32 ation in consultation with the American Cancer Society for colorectal
33 cancer screenings or notify enrollees at intervals consistent with the
34 most recently published guidelines of the American College of Gastroen-
35 terology or the American Gastroenterological Association in consultation
36 with the American Cancer Society of colorectal cancer screenings which
37 are covered by such enrollees' health benefit plans. The notice shall
38 be delivered by mail unless the enrollee and health carrier have agreed
39 on another method of notification. The superintendent of financial
40 services is authorized to promulgate necessary rules and regulations for
41 the purposes of providing such notification.

42 § 4. This act shall take effect immediately and shall apply to any
43 policy issued, delivered, renewed, and/or modified on or after the
44 effective date of this act.