

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

An Act Relating to Insurance Coverage for Colorectal Cancer Early Detection

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRSA §2763 is enacted to read:

§ 2763. Coverage for colorectal cancer screening

1. Required coverage. All individual health insurance policies and contracts must provide coverage for colorectal cancer screening for individuals who are:

- A. Fifty years of age or older;
- B. Less than 50 years of age and at high risk for colorectal cancer according to applicable colorectal cancer screening guidelines; or
- C. Less than 50 years of age and symptomatic for colorectal cancer or other colon diseases.

2. Application. The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2009. For purposes of this section, all contracts are deemed to be renewed no later than the next anniversary of the contract date.

Sec. 2. 24-A MRSA §2847-N is enacted to read:

§ 2847-N. Coverage for colorectal cancer screening

1. Required coverage. All group health insurance policies, contracts and certificates must provide coverage for colorectal cancer screening for individuals who are:

- A. Fifty years of age or older;
- B. Less than 50 years of age and at high risk for colorectal cancer according to applicable colorectal cancer screening guidelines; or
- C. Less than 50 years of age and symptomatic for colorectal cancer or other colon diseases.

2. Application. The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2009. For purposes of this section, all contracts are deemed to be renewed no later than the next anniversary of the contract date.

Sec. 3. 24-A MRSA §4254 is enacted to read:

§ 4254. Coverage for colorectal cancer screening

1. Required coverage. All health maintenance organization individual and group health insurance policies, contracts and certificates must provide coverage for the purchase of colorectal cancer screening for individuals who are:

- A. Fifty years of age or older;
- B. Less than 50 years of age and at high risk for colorectal cancer according to applicable colorectal cancer screening guidelines; or
- C. Less than 50 years of age and symptomatic for colorectal cancer or other colon diseases.

2. Application. The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2009. For purposes of this section, all contracts are deemed to be renewed no later than the next anniversary of the contract date.

Sec. 4. 24 MRSA §2317-B, sub-§12-C is enacted to read:

12-C. Title 24-A, sections 2763, 2847-N and 4254. Coverage for colorectal cancer screening, Title 24-A, sections 2763, 2847-N and 4254;

SUMMARY

This bill requires health insurance policies, contracts and certificates to provide coverage for colorectal cancer screening. The provisions of this bill apply to all policies, contracts and certificates issued or renewed on or after January 1, 2009.