

MAINE STATE LEGISLATURE

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L.D. 1060

DATE: 2/5/98

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STATE OF MAINE
SENATE
118TH LEGISLATURE
SECOND REGULAR SESSION

SENATE AMENDMENT "A" to S.P. 320, L.D. 1060, Bill, "An Act to Provide Health Insurance Coverage for Prostate Cancer Screening"

Amend the bill in section 1 in that part designated "§2325-C." by striking out all of subsection 2 and inserting in its place the following:

'2. Required coverage for prostate cancer screening. All individual and group nonprofit hospital and medical services plan contracts must provide coverage for services for the early detection of prostate cancer. The contracts must reimburse for services for the early detection of prostate cancer, if recommended by a physician, at least once a year for men 50 years of age or older until a man reaches the age of 72.'

Further amend the bill in section 1 in that part designated "§2325-C." in subsection 3 in the 4th line (page 1, line 34 in L.D.) by striking out the following: "January" and inserting in its place the following: "September"

Further amend the bill in section 2 in that part designated "§2745-E." by striking out all of subsection 2 and inserting in its place the following:

'2. Required coverage for prostate cancer screening. All individual insurance policies and contracts except accidental injury, specified disease, hospital indemnity, Medicare supplement, long-term care and other limited benefit health insurance policies and contracts must provide coverage for services for the early detection of prostate cancer. The

2 contracts must reimburse for services for the early detection of
3 prostate cancer, if recommended by a physician, at least once a
4 year for men 50 years of age or older until a man reaches the age
5 of 72.'

6 Further amend the bill in section 2 in that part designated
7 "~~§2745-E.~~" in subsection 3 in the 4th line (page 2, line 16 in
8 L.D.) by striking out the following: "January" and inserting in
9 its place the following: 'September'

10 Further amend the bill in section 3 in that part designated
11 "~~§2837-F.~~" by striking out all of subsection 2 and inserting in
12 its place the following:

13 '2. Required coverage for prostate cancer screening. All
14 group insurance policies and contracts except accidental injury,
15 specified disease, hospital indemnity, Medicare supplement,
16 long-term care and other limited benefit health insurance
17 policies and contracts must provide coverage for services for the
18 early detection of prostate cancer. The contracts must reimburse
19 for services for the early detection of prostate cancer, if
20 recommended by a physician, at least once a year for men 50
21 years of age or older until a man reaches the age of 72.'

22 Further amend the bill in section 3 in that part designated
23 "~~§2837-F.~~" in subsection 3 in the 4th line (page 2, line 50 in
24 L.D.) by striking out the following: "January" and inserting in
25 its place the following: 'September'

26 Further amend the bill in section 4 in that part designated
27 "~~§4243.~~" by striking out all of subsection 2 and inserting in its
28 place the following:

29 '2. Required coverage for prostate cancer screening. All
30 health maintenance organization individual and group contracts
31 must provide coverage for services for the early detection of
32 prostate cancer. The contracts must reimburse for services for
33 the early detection of prostate cancer, if recommended by a
34 physician, at least once a year for men 50 years of age or older
35 until a man reaches the age of 72.'

36 Further amend the bill in section 4 in that part designated
37 "~~§4243.~~" in subsection 3 in the 4th line (page 3, line 32 in
38 L.D.) by striking out the following: "January" and inserting in
39 its place the following: 'September'

40 Further amend the bill by inserting at the end before the
41 summary the following:

FISCAL NOTE

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This mandated benefit will increase the employer costs of the state employee health insurance program beginning in fiscal year 2000-01. Because certain utilization factors can not now be predicted, the State's cost will range between \$29,000 and \$129,000. The General Fund and Highway Fund shares of these costs are estimated to range between \$12,360 to \$63,200, and \$5,445 to \$24,245, respectively. The costs for employees paid by other funds are estimated to range between \$11,145 and \$41,520. This estimate assumes that the State will enter into a two-year contract on May 1, 1998. A pending contract appeal may affect this estimate and may bring the costs for the mandated benefit into the current biennium.

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The Bureau of Insurance, within the Department of Professional and Financial Regulation, will incur some minor additional costs to review new filings from various insurers pertaining to policies with coverage for prostate cancer screening. These costs can be absorbed within the bureau's existing budgeted resources.'

SUMMARY

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This amendment requires all individual and group contracts of nonprofit hospital and medical services, insurers and health maintenance organizations to provide insurance coverage for prostate cancer screening. Coverage for prostate cancer screening must be provided annually to men 50 years of age or older until a man reaches the age of 72 if the procedures are recommended by a physician.

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The amendment adds an exception to the requirement that health insurance contracts provide coverage for prostate cancer screening that includes accidental injury, specified disease, hospital indemnity, Medicare supplement, long-term care and other limited benefit health insurance policies and contracts.

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The amendment makes the changes made by the bill and the amendment applicable to all policies and contracts in effect on or after September 1, 1998.

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The amendment also adds a fiscal note to the bill.

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SPONSORED BY: *Sen Joel Abromson*
(Senator ABROMSON) *JAB*

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COUNTY: Cumberland

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