

MAINE STATE LEGISLATURE

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118th MAINE LEGISLATURE

FIRST REGULAR SESSION-1997

Legislative Document

No. 1060

S.P. 320

In Senate, February 13, 1997

**An Act to Provide Health Insurance Coverage for Prostate Cancer
Screening.**

Reference to the Committee on Banking and Insurance suggested and ordered printed.

A handwritten signature in cursive script that reads "Joy J. O'Brien".

JOY J. O'BRIEN
Secretary of the Senate

Presented by Senator ABROMSON of Cumberland.
Cosponsored by Representative MAYO of Bath and
Senators: AMERO of Cumberland, BENOIT of Franklin, GOLDTHWAIT of Hancock,
LAWRENCE of York, Representatives: BRUNO of Raymond, FISK of Falmouth, SAXL of
Portland, STEVENS of Orono.

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

4 Sec. 1. 24 MRSA §2325-C is enacted to read:

6 §2325-C. Coverage for prostate cancer screening

8 1. Definition. As used in this section, "services for the
10 early detection of prostate cancer" means the following
12 procedures provided to a man for the purpose of early detection
14 of prostate cancer:

16 A. A digital rectal examination; and

18 B. A prostate-specific antigen test.

20 2. Required coverage for prostate cancer screening. All
22 individual and group nonprofit hospital and medical services plan
24 contracts and all nonprofit health care plan contracts must
26 provide coverage for services for the early detection of prostate
28 cancer. The contracts must reimburse for services for the early
30 detection of prostate cancer performed:

32 A. At least once a year for men 50 years of age or older;

34 B. At least once a year for African-American men 45 years
36 of age or older; and

38 C. At least once a year for men 40 years of age or older
40 with a family history of prostate cancer.

42 3. Application. The requirements of this section apply to
44 all policies, contracts and certificates executed, delivered,
46 issued for delivery, continued or renewed in this State on or
48 after January 1, 1998. For purposes of this section, all
50 contracts are deemed to be renewed no later than the next yearly
52 anniversary of the contract date.

Sec. 2. 24-A §2745-E is enacted to read:

§2745-E. Coverage for prostate cancer screening

1. Definition. As used in this section, "services for the
early detection of prostate cancer" means the following
procedures provided to a man for the purpose of early detection
of prostate cancer:

A. A digital rectal examination; and

B. A prostate-specific antigen test.

2. Required coverage for prostate cancer screening. All
individual insurance policies and contracts must provide coverage

2 for services for the early detection of prostate cancer. The
3 contracts must reimburse for services for the early detection of
4 prostate cancer performed:

5 A. At least once a year for men 50 years of age or older;

6 B. At least once a year for African-American men 45 years
7 of age or older: and

8 C. At least once a year for men 40 years of age or older
9 with a family history of prostate cancer.

10 3. Application. The requirements of this section apply to
11 all policies, contracts and certificates executed, delivered,
12 issued for delivery, continued or renewed in this State on or
13 after January 1, 1998. For purposes of this section, all
14 contracts are deemed to be renewed no later than the next yearly
15 anniversary of the contract date.

16 Sec. 3. 24-A MRSA §2837-F is enacted to read:

17 §2837-F. Coverage for prostate cancer screening

18 1. Definition. As used in this section, "services for the
19 early detection of prostate cancer" means the following
20 procedures provided to a man for the purpose of early detection
21 of prostate cancer:

22 A. A digital rectal examination; and

23 B. A prostate-specific antigen test.

24 2. Required coverage for prostate cancer screening. All
25 group insurance policies and contracts must provide coverage for
26 services for the early detection of prostate cancer. The
27 contracts must reimburse for services for the early detection of
28 prostate cancer performed:

29 A. At least once a year for men 50 years of age or older;

30 B. At least once a year for African-American men 45 years
31 of age or older: and

32 C. At least once a year for men 40 years of age or older
33 with a family history of prostate cancer.

34 3. Application. The requirements of this section apply to
35 all policies, contracts and certificates executed, delivered,
36 issued for delivery, continued or renewed in this State on or
37 after January 1, 1998. For purposes of this section, all
38 contracts are deemed to be renewed no later than the next yearly
39 anniversary of the contract date.

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Sec. 4. 24-A §4243 is enacted to read:

§4243. Coverage for prostate cancer screening

1. Definition. As used in this section, "services for the early detection of prostate cancer" means the following procedures provided to a man for the purpose of early detection of prostate cancer:

- A. A digital rectal examination; and
- B. A prostate-specific antigen test.

2. Required coverage for prostate cancer screening. All health maintenance organization individual and group 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 performed:

- A. At least once a year for men 50 years of age or older;
- B. At least once a year for African-American men 45 years of age or older; and
- C. At least once a year for men 40 years of age or older with a family history of prostate cancer.

3. 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, 1998. For purposes of this section, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

SUMMARY

This bill requires all individual and group contracts of nonprofit hospital and medical services and health care organizations, 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; to African-American men 45 years of age or older; and to men 40 years of age or older with a family history of prostate cancer.

The bill applies to all policies and contracts in effect on or after January 1, 1998.