

# MAINE STATE LEGISLATURE

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# 123rd MAINE LEGISLATURE

## SECOND REGULAR SESSION-2008

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Legislative Document

No. 2109

H.P. 1495

House of Representatives, December 31, 2007

### **An Act Relating to Insurance Coverage for Colorectal Cancer Early Detection**

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Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 203.

Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

*Millicent M. MacFarland*  
MILLICENT M. MacFARLAND  
Clerk

Presented by Representative MAZUREK of Rockland.  
Cosponsored by Representative SIROIS of Turner, President EDMONDS of Cumberland and Representatives: BLANCHARD of Old Town, EBERLE of South Portland, GERZOFSKY of Brunswick, HOGAN of Old Orchard Beach, SIMPSON of Auburn, TREAT of Hallowell, WAGNER of Lewiston, WEBSTER of Freeport.

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

2 **Sec. 1. 24 MRSA §2317-B, sub-§12-C** is enacted to read:

3 **12-C. Title 24-A, sections 2763, 2847-N and 4254. Coverage for colorectal cancer**  
4 **screening, Title 24-A, sections 2763, 2847-N and 4254;**

5 **Sec. 2. 24-A MRSA §2763** is enacted to read:

6 **§2763. Coverage for colorectal cancer screening**

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

9 **A. Fifty years of age or older;**

10 **B. Less than 50 years of age and at high risk for colorectal cancer according to**  
11 **applicable colorectal cancer screening guidelines; or**

12 **C. Less than 50 years of age and symptomatic for colorectal cancer or other colon**  
13 **diseases.**

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

18 **Sec. 3. 24-A MRSA §2847-N** is enacted to read:

19 **§2847-N. Coverage for colorectal cancer screening**

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

23 **A. Fifty years of age or older;**

24 **B. Less than 50 years of age and at high risk for colorectal cancer according to**  
25 **applicable colorectal cancer screening guidelines; or**

26 **C. Less than 50 years of age and symptomatic for colorectal cancer or other colon**  
27 **diseases.**

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

32 **Sec. 4. 24-A MRSA §4254** is enacted to read:

1 **§4254. Coverage for colorectal cancer screening**

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

5 A. Fifty years of age or older;

6 B. Less than 50 years of age and at high risk for colorectal cancer according to  
7 applicable colorectal cancer screening guidelines; or

8 C. Less than 50 years of age and symptomatic for colorectal cancer or other colon  
9 diseases.

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

14 **SUMMARY**

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