A BILL

FOR AN ACT ENTITLED

"An Act relating to insurance coverage for costs of prostate cancer or cervical cancer detection."

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:

* Section 1. AS 21.42 is amended by adding a new section to read:

Sec. 21.42.395. COVERAGE FOR PROSTATE AND CERVICAL CANCER DETECTION. (a) An insurer authorized under AS 21.09 to offer, issue for delivery, deliver, or renew an individual or group disability insurance policy for medical coverage on an expense incurred basis in the state, a hospital or medical service corporation authorized under AS 21.87 to offer or renew a subscriber’s contract for medical coverage in the state, or a health maintenance organization authorized under AS 21.86 to offer an enrollee contract to provide health care services on a prepaid basis shall offer coverage for the costs of prostate cancer screening tests as required under the schedule described under (b) of this section, and shall offer coverage for the costs of cervical cancer screening tests as required under (c) of this section. The
coverage required to be offered by this section is subject to standard policy provisions applicable to other benefits including deductible or copayment provisions. If a physician recommends that an insured, subscriber, or enrollee undergo prostate cancer screening by taking a prostate antigen blood test, coverage may not be denied because the insured, subscriber, or enrollee has already had a digital rectal exam and the exam results were negative.

(b) The minimum coverage required to be offered under (a) of this section includes an annual prostate cancer screening test for a person who is

(1) at least 40 years of age but less than 50 years of age and the person is in a high risk group; in this paragraph, "high risk" means a person who is an African-American or who has a family history of prostate cancer; or

(2) 50 or more years of age.

(c) The minimum coverage required to be offered under (a) of this section for cervical cancer screening is an annual pap smear cancer screening test for a person who is 18 or more years of age.

(d) This section does not apply to a supplemental insurance contract covering a specified disease or offering limited benefits.

(e) In this section, "prostate cancer screening tests" includes a prostate antigen blood test or another test that is equivalent or better in cancer detection.

* Sec. 2. This Act applies to a policy of insurance entered into or renewed on or after the effective date of this Act.