

ALASKA STATE LEGISLATURE



REPRESENTATIVE LES GARA

Sponsor Statement

HB 11 – Colonoscopy Coverage for Retirees

House Bill 11 fills an important hole in cancer-related insurance coverage that is available to those with private and state insurance, but not to retired public employees.

The legislation would extend coverage for colorectal cancer screening to retirees receiving health benefits under the AlaskaCare Retiree Health Plan. Public retirees in Alaska are currently denied coverage for this important, standard test. The AlaskaCare Retiree Health Plan identifies procedures that are not covered by the plan as: "Medical examinations or tests for diagnostic purposes unless related to a specific illness, disease or injury." The Department of Administration has interpreted this language to exclude screening colonoscopies, which are performed as an early-detection precaution rather than waiting for a retiree to exhibit symptoms of colorectal cancer.

Screening colonoscopy exams are an important tool for detection of colorectal cancer, and coverage is mandated for most all groups in Alaska. The procedure is covered for active public employees under the AlaskaCare Employee Health Plan. All private health insurance sold in Alaska is required to provide colorectal screening – including colonoscopies – in accordance with the American Cancer Society screening guidelines and set forth in AS 21.42.377. Finally, Medicare provides coverage for retirees over the age of 65. This bill would extend coverage to a small group of retirees that are not yet eligible under Medicare, and are currently denied this important cancer screening test.