

Colorectal Cancer Screening for Retired State Employees HB 11 & HB 275



Both House Bills 11 and 275 add the State of Alaska retiree health plan to the list of insurance plans required to cover colorectal cancer screening according to American Cancer Society guidelines.

Disparity in Coverage

All state-regulated health insurance plans in Alaska have been required to cover the full range of colorectal cancer screenings since 2007. Although not covered under the law, some self-insured health plans followed the implementation timeline and added the full range of screening coverage in 2007, and more have followed suit over the years. A number of self-insured plans, including the plan for active state employees, already covered, and continue to cover, the full range of screening tests.

As of January 1, 2011, Medicare covers colorectal screening at 100% with no copayment or deductible.

The health plan for retired state and municipal employees and retired teachers is the only major plan in the state not yet covering the full range of colorectal cancer screenings.

The Importance of Screening

Colorectal cancer is the second leading cause of cancer deaths in Alaska and across the nation. Alaska Natives have the highest incidence of colorectal cancer of any population group in the country.

- When caught early, at the localized stage, the 5-year survival rate from colon cancer is over 90%.
- If not caught until it has reached distant organs, when symptoms are likely to appear, the 5-year survival rate is only 11%.
- It is estimated that **half of all colorectal cancer deaths could be prevented** with regular screenings.

Colonoscopy screening has the potential to prevent about 65%
of colorectal cancer cases.

Summary

Guidelines state that screening for colorectal cancer should begin at age 50 for average-risk individuals. With Medicare coverage in place for those over 65, State of Alaska retirees between the ages of 50 and 64 are missing the opportunity for potentially lifesaving screenings offered to almost all of the rest of the insured population in Alaska.