



# **LAWS OF ALASKA**

**2006**

**Source**

SCS CSHB 393(HES)

**Chapter No.**

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**AN ACT**

Requiring that certain health care insurance plans provide coverage for the costs of colorectal cancer screening examinations and laboratory tests; and providing for an effective date.

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

THE ACT FOLLOWS ON PAGE 1



## AN ACT

1 Requiring that certain health care insurance plans provide coverage for the costs of colorectal  
2 cancer screening examinations and laboratory tests; and providing for an effective date.

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4 \* **Section 1.** The uncodified law of the State of Alaska is amended by adding a new section  
5 to read:

6 SHORT TITLE. This Act may be known as the Colorectal Cancer Screening Coverage  
7 Act of 2006.

8 \* **Sec. 2.** AS 21.42 is amended by adding a new section to read:

9 **Sec. 21.42.377. Coverage for colorectal cancer screening.** (a) Except for a  
10 fraternal benefit society, a health care insurer that offers, issues for delivery, delivers,  
11 or renews in this state a health care insurance plan shall provide coverage for the costs  
12 of colorectal cancer screening examinations and laboratory tests under the schedule  
13 described in (b) of this section. The coverage required by this section is subject to

1 standard policy provisions applicable to other benefits, including deductible or  
2 copayment provisions.

3 (b) The minimum coverage required under (a) of this section for colorectal  
4 cancer screening includes coverage for colorectal cancer examinations and laboratory  
5 tests specified in American Cancer Society guidelines for colorectal cancer screening  
6 of asymptomatic individuals. Coverage shall be provided for all colorectal screening  
7 examinations and tests that are administered at a frequency identified in the American  
8 Cancer Society guidelines for colorectal cancer.

9 (c) Coverage provided under this section applies to a covered individual who  
10 is

11 (1) at least 50 years of age; or

12 (2) less than 50 years of age and at high risk for colorectal cancer.

13 (d) All screening options identified in (b) of this section shall be covered by  
14 the insurer, with the choice of option determined by the covered individual in  
15 consultation with a health care provider.

16 (e) For individuals considered at average risk for colorectal cancer, coverage  
17 or benefits shall be provided for the choice of screening, so long as it is conducted in  
18 accordance with the specified frequency. For individuals considered at high risk for  
19 colorectal cancer, screening shall be provided at a frequency determined necessary by  
20 a health care provider.

21 (f) An employer that provides a health care insurance plan under this section  
22 shall notify each covered individual of the coverage for colorectal cancer screenings  
23 unless coverage for colorectal cancer screening previously exists. The notice shall be  
24 included in the health benefit handbook or be provided by written or electronic  
25 communication between an employer or health plan administrator and a covered  
26 individual. However, if the covered individual purchases the health care insurance  
27 plan from the insurer issuing the policy, the insurer is responsible for notifying the  
28 covered individual of the coverage for colorectal cancer screening under this section.

29 (g) In this section, "individual considered at high risk for colorectal cancer"  
30 means an individual who faces a high risk for colorectal cancer because of

31 (1) family history;

- 1 (2) prior experience of cancer or precursor neoplastic polyps;
- 2 (3) a history of a chronic digestive disease condition, including
- 3 inflammatory bowel disease, Crohn's Disease, or ulcerative colitis;
- 4 (4) the presence of any appropriate recognized gene markers for
- 5 colorectal cancer; or
- 6 (5) other predisposing factors.

7 \* **Sec. 3.** This Act takes effect January 1, 2007.