

Colorectal Cancer Screening for Retired State Employees HB 11



House Bill 11 adds the State of Alaska retiree health plan to the list of other state-regulated insurance plans required to cover colorectal cancer screening according to American Cancer Society guidelines.

Background Information

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 employees is one of the only known plans 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.

The Institute of Medicine reports that the death rate from colon cancer could drop by up to 50% if the majority of Americans were regularly screened.

- When caught through routine screening at the localized stage, the survival rate from colon cancer is over 90%.
- If not caught until it has distant metastasis, when symptoms are likely to appear, the survival rate is only 10%.
- Colonoscopy is over 90% effective at detecting colon cancer and can remove pre-cancerous polyps, actually **preventing cancer** from ever developing.

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.