



# LAWS OF ALASKA

1996

**Source**  
CSSB 253(FIN)

**Chapter No.**  
74

## AN ACT

Relating to insurance coverage for costs of prostate cancer or cervical cancer detection.

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

THE ACT FOLLOWS ON PAGE 1

**Approved by the Governor:** June 20, 1996  
**Actual Effective Date:** September 18, 1996

AN ACT

1 Relating to insurance coverage for costs of prostate cancer or cervical cancer detection.

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

4 Sec. 21.42.395. COVERAGE FOR PROSTATE AND CERVICAL CANCER

5 DETECTION. (a) An insurer authorized under AS 21.09 to offer, issue for delivery,  
6 deliver, or renew an individual or group disability insurance policy for medical  
7 coverage on an expense incurred basis in the state, a hospital or medical service  
8 corporation authorized under AS 21.87 to offer or renew a subscriber's contract for  
9 medical coverage in the state, or a health maintenance organization authorized under  
10 AS 21.86 to offer an enrollee contract to provide health care services on a prepaid  
11 basis shall provide coverage for the costs of prostate cancer screening tests as required  
12 under the schedule described under (b) of this section, and shall provide coverage for  
13 the costs of cervical cancer screening tests as required under (c) of this section. The

## Chapter 74

1 coverage required by this section is subject to standard policy provisions applicable to  
2 other benefits including deductible or copayment provisions. If a physician  
3 recommends that an insured, subscriber, or enrollee undergo prostate cancer screening  
4 by taking a prostate antigen blood test, coverage may not be denied because the  
5 insured, subscriber, or enrollee has already had a digital rectal exam and the exam  
6 results were negative.

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

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

12 (2) 50 or more years of age.

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

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

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

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