

**HOUSE CS FOR CS FOR SENATE BILL NO. 253(HES)**

IN THE LEGISLATURE OF THE STATE OF ALASKA

NINETEENTH LEGISLATURE - SECOND SESSION

BY THE HOUSE HEALTH, EDUCATION AND SOCIAL SERVICES COMMITTEE

Offered: 4/26/96

Referred: Labor and Commerce, State Affairs

Sponsor(s): SENATORS DUNCAN, Ellis, Salo, Zharoff, Lincoln, Kelly

REPRESENTATIVES Robinson, Kubina, Navarre, Rokeberg, Nicholia

**A BILL**

**FOR AN ACT ENTITLED**

1 "An Act relating to insurance coverage for costs of prostate cancer or cervical  
2 cancer detection."

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

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

5           Sec. 21.42.395. COVERAGE FOR PROSTATE AND CERVICAL CANCER  
6 DETECTION. (a) An insurer authorized under AS 21.09 to offer, issue for delivery,  
7 deliver, or renew an individual or group disability insurance policy for medical  
8 coverage on an expense incurred basis in the state, a hospital or medical service  
9 corporation authorized under AS 21.87 to offer or renew a subscriber's contract for  
10 medical coverage in the state, or a health maintenance organization authorized under  
11 AS 21.86 to offer an enrollee contract to provide health care services on a prepaid  
12 basis shall offer coverage for the costs of prostate cancer screening tests as required  
13 under the schedule described under (b) of this section, and shall offer coverage for the  
14 costs of cervical cancer screening tests as required under (c) of this section. The

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

7 (b) The minimum coverage required to be offered under (a) of this section  
8 includes an 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 to be offered under (a) of this section for  
14 cervical cancer screening is an annual pap smear cancer screening test for a person  
15 who is 18 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.