

Senate Bill 317

By: Senators Johnson of the 1st and Thomas of the 2nd

A BILL TO BE ENTITLED
AN ACT

1 To amend Article 1 of Chapter 24 of Title 33 of the Official Code of Georgia Annotated,
2 relating to general provisions regarding insurance generally, so as to require all health
3 insurance policies to provide coverage for colorectal cancer screening; to identify covered
4 individuals; to establish screening guidelines; to provide for related matters; to repeal
5 conflicting laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Article 1 of Chapter 24 of Title 33, relating to general provisions regarding insurance
9 generally, is amended by adding after Code Section 33-24-56.2 a new Code section to read
10 as follows:

11 "33-24-56.3.

12 (a) All individual and group health insurance policies providing coverage on an expense
13 incurred basis, individual and group service, or indemnity type contracts issued by a
14 nonprofit corporation, individual and group service contracts issued by a health
15 maintenance organization, all self-insured group arrangements to the extent not preempted
16 by federal law, and all managed health care delivery entities of any type or description, that
17 are delivered, issued for delivery, continued, or renewed on or after July 1, 2002, and
18 providing coverage to any resident of this state shall provide benefits or coverage for all
19 colorectal cancer examinations and laboratory tests specified in current American Cancer
20 Society guidelines for colorectal cancer screening of asymptomatic individuals. Coverage
21 or benefits shall be provided for all such colorectal screening examinations and tests that
22 are administered at a frequency identified in the current American Cancer Society
23 guidelines for colorectal cancer.

24 (b) Benefits shall be provided pursuant to this Code section for a covered individual who
25 is 50 years of age or older or less than 50 years of age and at high risk for colorectal cancer

1 according to current colorectal cancer screening guidelines of the American Cancer
2 Society.

3 (c) The coverage provided pursuant to this Code section shall meet the following
4 requirements:

5 (1) To encourage colorectal cancer screenings, patients and health care providers shall
6 not be required to meet burdensome criteria or overcome significant obstacles to secure
7 such coverage;

8 (2) An individual shall not be required to pay an additional deductible or coinsurance for
9 colorectal cancer screening that is greater than an annual deductible or coinsurance
10 established for similar benefits. If the program or contract does not cover a similar
11 benefit, a deductible or coinsurance may not be set at a level that materially diminishes
12 the value of the colorectal cancer benefit required; and

13 (3) Reimbursement to health care providers for colorectal cancer screenings provided
14 pursuant to this Code section shall be equal to or greater than reimbursement to health
15 care providers provided pursuant to Title XVII of the Social Security Act."

16 **SECTION 2.**

17 All laws and parts of laws in conflict with this Act are repealed.