

2021 -- H 5432 SUBSTITUTE A

LC000514/SUB A

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2021

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES --
THE MARYELLEN GOODWIN COLORECTAL CANCER SCREENING ACT

Introduced By: Representatives Ackerman, Chippendale, Hawkins, Baginski, and
McNamara

Date Introduced: February 08, 2021

Referred To: House Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. This act shall be known and may be cited as the "Maryellen Goodwin
2 Colorectal Cancer Screening Act."

3 SECTION 2. Section 27-18-58 of the General Laws in Chapter 27-18 entitled "Accident
4 and Sickness Insurance Policies" is hereby amended to read as follows:

5 ~~27-18-58. Prostate and colorectal examinations -- Coverage mandated. Prostate and~~
6 ~~colorectal examinations -- Coverage mandated -- The Maryellen Goodwin Colorectal Cancer~~
7 ~~Screening Act.~~

8 (a) Every ~~individual or group hospital or~~ accident and sickness insurance policy, medical
9 expense insurance policy or ~~individual or group hospital or~~ medical services plan contract
10 delivered, issued for delivery, or renewed in this state shall provide coverage for prostate and
11 colorectal preventive screening examinations and laboratory tests for cancer for any
12 nonsymptomatic person covered under that policy or contract, ~~in accordance with the current~~
13 ~~American Cancer Society guidelines.~~ The coverage required by this section shall include preventive
14 colorectal cancer screening coverage for all colorectal cancer examinations and laboratory tests in
15 accordance with American Cancer Society Guidelines, including for colorectal cancer screening of
16 average risk individuals, including an initial colonoscopy or other medical test or procedure for
17 colorectal cancer screening and a follow-up colonoscopy if the results of the initial medical test or
18 procedure are abnormal. Provided, this section does not apply to insurance coverage providing

1 benefits for: (1) hospital confinement indemnity; (2) disability income; (3) accident only; (4) long-
2 term care; (5) Medicare supplement; (6) limited benefit health; (7) specific disease indemnity; (8)
3 sickness or bodily injury or death by accident or both; and (9) other limited benefit policies.

4 (b) An insurer may not impose cost sharing on the coverage required by subsection (a) of
5 this section when the services are delivered within the health insurer's provider network.

6 SECTION 3. Section 27-19-49 of the General Laws in Chapter 27-19 entitled "Nonprofit
7 Hospital Service Corporations" is hereby amended to read as follows:

8 ~~**27-19-49. Prostate and colorectal examinations -- Coverage mandated. Prostate and**~~
9 ~~**colorectal examinations -- Coverage mandated -- The Maryellen Goodwin Colorectal Cancer**~~
10 ~~**Screening Act.**~~

11 (a) Subscribers to any nonprofit hospital service corporation plan shall be afforded
12 coverage under the plan for prostate and colorectal examinations and laboratory tests for cancer for
13 any nonsymptomatic person covered under the policy or plan ~~contract, in accordance with the~~
14 ~~current American Cancer Society guidelines.~~ The coverage required by this section shall include
15 preventive colorectal cancer screening coverage for all colorectal cancer examinations and
16 laboratory tests in accordance with American Cancer Society Guidelines, including for colorectal
17 cancer screening of average risk individuals, including an initial colonoscopy or other medical test
18 or procedure for colorectal cancer screening and a follow-up colonoscopy if the results of the initial
19 medical test or procedure are abnormal.

20 (b) An insurer or the corporation may not impose cost sharing on the coverage required by
21 subsection (a) of this section when the services are delivered within the health insurer's provider
22 network.

23 SECTION 4. Section 27-20-44 of the General Laws in Chapter 27-20 entitled "Nonprofit
24 Medical Service Corporations" is hereby amended to read as follows:

25 ~~**27-20-44. Prostate and colorectal examinations -- Coverage mandated. Prostate and**~~
26 ~~**colorectal examinations -- Coverage mandated -- The Maryellen Goodwin Colorectal Cancer**~~
27 ~~**Screening Act.**~~

28 (a) Subscribers to any nonprofit medical service corporation plan shall be afforded
29 coverage under the plan for prostate and colorectal examinations and laboratory tests for cancer for
30 any nonsymptomatic person covered under the policy or plan ~~contract, in accordance with the~~
31 ~~current American Cancer Society guidelines.~~ The coverage required by this section shall include
32 preventive colorectal cancer screening coverage for all colorectal cancer examinations and
33 laboratory tests in accordance with American Cancer Society Guidelines, including for colorectal
34 cancer screening of average risk individuals, including an initial colonoscopy or other medical test

1 [or procedure for colorectal cancer screening and a follow-up colonoscopy if the results of the initial](#)
2 [medical test or procedure are abnormal.](#)

3 [\(b\) An insurer or the corporation may not impose cost sharing on the coverage required by](#)
4 [subsection \(a\) of this section when the services are delivered within the health insurer's provider](#)
5 [network.](#)

6 SECTION 5. Section 27-41-60 of the General Laws in Chapter 27-41 entitled "Health
7 Maintenance Organizations" is hereby amended to read as follows:

8 **27-41-60. ~~Prostate and colorectal examinations -- Coverage mandated.~~ Prostate and**
9 **colorectal examinations -- Coverage mandated -- The Maryellen Goodwin Colorectal Cancer**
10 **Screening Act.**

11 [\(a\) Subscribers to any health maintenance organization plan shall be afforded coverage](#)
12 [under that plan for prostate and colorectal examinations and laboratory tests for cancer for any](#)
13 [nonsymptomatic person covered under the policy or ~~plan, contract, in accordance with the current~~](#)
14 [American cancer society guidelines. The coverage required by this section shall include preventive](#)
15 [colorectal cancer screening coverage for all colorectal cancer examinations and laboratory tests in](#)
16 [accordance with American Cancer Society Guidelines, including for colorectal cancer screening of](#)
17 [average risk individuals, including an initial colonoscopy or other medical test or procedure for](#)
18 [colorectal cancer screening and a follow-up colonoscopy if the results of the initial medical test or](#)
19 [procedure are abnormal.](#)

20 [\(b\) An insurer or the organization may not impose cost sharing on the coverage required](#)
21 [by subsection \(a\) of this section when the services are delivered within the health insurer's provider](#)
22 [network.](#)

23 SECTION 6. This act shall take effect upon passage and shall apply to policies or plans
24 delivered, issued for delivery or renewed in this state on and after January 1, 2022.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES --
THE MARYELLEN GOODWIN COLORECTAL CANCER SCREENING ACT

1 This act would provide insurance coverage for certain prostate and colorectal preventive
2 screening examinations and would prohibit cost sharing for persons related to colorectal screening
3 examinations, laboratory tests, initial and follow-up colonoscopies covered by health insurance
4 policies or plans.

5 This act would take effect upon passage and would apply to policies or plans delivered,
6 issued for delivery or renewed in this state on and after January 1, 2022.

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