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# A BILL FOR AN ACT

RELATING TO HEALTH INSURANCE.

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

1           SECTION 1. Chapter 431, Hawaii Revised Statutes, is  
2 amended by adding a new section to article 10A to be  
3 appropriately designated and to read as follows:

4           "§431:10A- Colon cancer screening coverage. (a) Each  
5 policy of accident and health or sickness insurance providing  
6 coverage for health care, except for policies that only provide  
7 coverage for specified diseases or other limited benefit  
8 coverage, shall provide coverage for colorectal cancer screening  
9 by any of the methods specified by the 2008 colorectal cancer  
10 screening guideline prepared by the American Cancer Society, the  
11 U.S. Multi-Society Task Force on Colorectal Cancer, and the  
12 American College of Radiology, which include the following:

- 13           (1) Colonoscopy;  
14           (2) Flexible sigmoidoscopy;  
15           (3) Double contract barium enema;  
16           (4) CT colonoscopy (virtual colonoscopy);  
17           (5) Fecal occult blood test (FOBT);  
18           (6) Fecal immunochemical test (FIT); and



1       (7) Stool DNA test (sDNA).

2       (b) Beginning March 1, 2011, a health care coverage  
3 provider shall include information in the policy about the risk  
4 associated with undiagnosed colorectal cancer and encourage the  
5 insured to consult with the insured's physician about available  
6 screening options."

7       SECTION 2. Chapter 432, Hawaii Revised Statutes, is  
8 amended by adding a new section to article 1 to be appropriately  
9 designated and to read as follows:

10       "§432:1- Colon cancer screening coverage. (a) All  
11 individual and group hospital and medical service contracts  
12 providing health care coverage shall provide coverage for  
13 colorectal cancer screening by any of the methods specified by  
14 the revised 2008 screening guideline, including colonoscopy  
15 every ten years beginning at age fifty.

16       (b) Beginning March 1, 2011, all health insurance  
17 providers in Hawaii shall inform their insured of the risk  
18 associated with undiagnosed colorectal cancer and encourage the  
19 insured to consult with the insured's physician about available  
20 screening options."



1 SECTION 3. Section 432D-23, Hawaii Revised Statutes, is  
2 amended to read as follows:

3 "§432D-23 Required provisions and benefits.

4 Notwithstanding any provision of law to the contrary, each  
5 policy, contract, plan, or agreement issued in the [State] state  
6 after January 1, 1995, by health maintenance organizations  
7 pursuant to this chapter, shall include benefits provided in  
8 sections 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116,  
9 431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120, 431:10A-  
10 121, 431:10A-125, [~~and~~] 431:10A-126, and 431:10A- , and  
11 chapter 431M."

12 SECTION 4. Statutory material to be repealed is bracketed  
13 and stricken. New statutory material is underscored.

14 SECTION 5. This Act shall take effect on January 1, 2050,  
15 and shall apply to policies, contracts, and plans of health  
16 insurance issued or renewed after January 1, 2011.



**Report Title:**

Mandatory Health Insurance Coverage; Colonoscopy

**Description:**

Mandates health insurance coverage for colorectal cancer screening and that the insurer provide the insured with information about the risks of undiagnosed colorectal cancer and encourage the insured to consult with their physician about screening options. (HB823 HD1)

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

