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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 colonoscopy, flexible sigmoidoscopy, double contract barium  
14 enema, CT colonoscopy (virtual colonoscopy), fecal occult blood  
15 test (FOBT), fecal immunochemical test (FIT), and stool DNA test  
16 (sDNA).  
17           (b) Beginning March 1, 2010, a health care coverage  
18 provider shall include information in the policy about the risk



1 associated with undiagnosed colorectal cancer and encouraging  
2 the insured to consult with the insured's physician about  
3 available screening options. For the purposes of section 432D-  
4 23, the requirement under this subsection shall be considered  
5 one of the benefits of coverage."

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

9 "§432:1- Colon cancer screening coverage. (a) All  
10 individual and group hospital and medical service contracts  
11 providing health care coverage shall provide coverage for  
12 colorectal cancer screening by any of the methods specified by  
13 the revised 2008 screening guideline, including colonoscopy  
14 every ten years beginning at age fifty.

15 (b) Beginning March 1, 2010, all health insurance  
16 providers in Hawaii shall inform their insured of the risk  
17 associated with undiagnosed colorectal cancer and encourage the  
18 insured to consult with the insured's physician about available  
19 screening options."

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



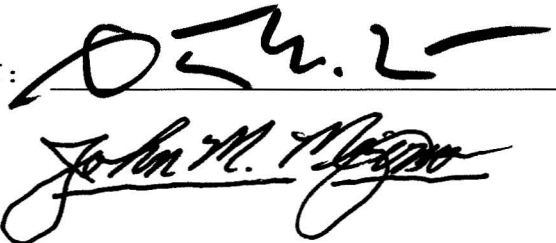
1           "§432D-23   Required provisions and benefits.  
2   Notwithstanding any provision of law to the contrary, each  
3   policy, contract, plan, or agreement issued in the [~~State~~] state  
4   after January 1, 1995, by health maintenance organizations  
5   pursuant to this chapter, shall include benefits provided in  
6   sections 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116,  
7   431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120, [~~and~~]  
8   431:10A-121, and 431:10A-\_\_\_\_\_, and chapter 431M."

9           SECTION 4.   Statutory material to be repealed is bracketed  
10   and stricken.   New statutory material is underscored.

11           SECTION 5.   This Act shall take effect upon its approval  
12   and shall apply to policies, contracts, and plans of health  
13   insurance issued or renewed after January 1, 2010

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INTRODUCED BY:

  
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JAN 26 2009



**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.

