

# HOUSE BILL No. 4968

October 13, 2015, Introduced by Reps. Plawecki, Hoadley, Liberati, Sarah Roberts, Faris, Pagan, Canfield, Chirkun, Gay-Dagnogo, Chang, Hovey-Wright, Derek Miller, Darany, Zemke, Love, Yanez, Brunner, Geiss, Cochran, Irwin, Greig, Garrett and Singh and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 3406t.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1        SEC. 3406T. (1) AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,  
2        OR RENEWS IN THIS STATE AN EXPENSE-INCURRED HOSPITAL, MEDICAL, OR  
3        SURGICAL POLICY OR CERTIFICATE OR A HEALTH MAINTENANCE ORGANIZATION  
4        THAT ISSUES OR RENEWS A GROUP OR INDIVIDUAL CONTRACT SHALL INCLUDE  
5        IN THAT POLICY, CERTIFICATE, OR CONTRACT THE FOLLOWING COVERAGES  
6        FOR COLORECTAL CANCER SCREENING EXAMINATIONS AND LABORATORY TESTS  
7        THAT THE UNITED STATES PREVENTIVE SERVICES TASK FORCE ASSIGNS  
8        EITHER A GRADE OF A OR A GRADE OF B:

9        (A) IF AN INDIVIDUAL COVERED UNDER THE POLICY, CERTIFICATE, OR

1 CONTRACT IS 50 YEARS OF AGE OR OLDER, 1 OF THE FOLLOWING:

2 (i) ONE FECAL OCCULT BLOOD TEST EACH YEAR AND 1 FLEXIBLE  
3 SIGMOIDOSCOPY EVERY 5 YEARS.

4 (ii) ONE COLONOSCOPY EVERY 10 YEARS. AS USED IN THIS  
5 SUBPARAGRAPH, THE TERM "COLONOSCOPY" INCLUDES THE REMOVAL OF POLYPS  
6 DURING A SCREENING PROCEDURE.

7 (iii) ONE DOUBLE CONTRAST BARIUM ENEMA EVERY 5 YEARS.

8 (B) IF AN INDIVIDUAL COVERED UNDER THE POLICY, CERTIFICATE, OR  
9 CONTRACT IS CONSIDERED AT HIGH RISK FOR COLORECTAL CANCER,  
10 COLORECTAL CANCER SCREENING EXAMINATIONS AND LABORATORY TESTS AS  
11 RECOMMENDED BY A HEALTH CARE PROVIDER.

12 (2) AN INSURER OR HEALTH MAINTENANCE ORGANIZATION SHALL NOT  
13 SUBJECT THE COVERAGE REQUIRED BY THIS SECTION TO DOLLAR LIMITS,  
14 COPAYMENTS, DEDUCTIBLES, OR COINSURANCE.

15 (3) THIS SECTION DOES NOT APPLY TO SPECIFIED DISEASE OR  
16 ACCIDENT-ONLY COVERAGE.

17 (4) AS USED IN THIS SECTION, "AT HIGH RISK FOR COLORECTAL  
18 CANCER" MEANS THAT THE INDIVIDUAL HAS 1 OF THE FOLLOWING:

19 (A) A FAMILY MEDICAL HISTORY OF COLORECTAL CANCER.

20 (B) A PRIOR EXPERIENCE OF CANCER OR PRECURSOR NEOPLASTIC  
21 POLYPS.

22 (C) A PRIOR EXPERIENCE OF A CHRONIC DIGESTIVE DISEASE  
23 CONDITION, INCLUDING, BUT NOT LIMITED TO, INFLAMMATORY BOWEL  
24 DISEASE, CROHN'S DISEASE, OR ULCERATIVE COLITIS.

25 (D) OTHER PREDISPOSING FACTORS.

26 Enacting section 1. This amendatory act applies to policies,  
27 certificates, and contracts delivered, executed, issued, amended,

1 adjusted, or renewed in this state, or outside of this state if  
2 covering residents of this state, beginning 1 year after the date  
3 this amendatory act is enacted into law.