
A BILL FOR AN ACT

RELATING TO HEALTH INSURANCE.

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

1 SECTION 1. The legislature finds that colorectal cancer is
2 the second leading cause of death among native Hawaiians and the
3 second leading cause of cancer death in the United States.
4 While ninety-three per cent of colorectal cancer cases are
5 diagnosed in individuals older than fifty years of age,
6 colorectal cancer screening via colonoscopy can provide
7 detection of precancerous adenomatous colonic polyps and early
8 carcinomas with a sensitivity of greater than ninety per cent
9 resulting in either less extensive surgery or only simple
10 colonoscopic extraction in many cases so that no person
11 diagnosed with these lesions need suffer and die from colon
12 cancer.

13 The likelihood of developing prostate cancer in men is one
14 in six and prostate cancer is the third leading cause of cancer
15 death in native Hawaiians and a leading cause of cancer death
16 nationwide. The use of prostate cancer screening, including
17 digital rectal examination and the prostate specific antigen
18 blood test can result in early detection and treatment of



1 prostate cancer. Medicare insurance already covers
2 colonoscopies and annual prostate specific antigen testing for
3 the medicare population.

4 The purpose of this Act is to require health coverage for
5 prostate cancer and colorectal cancer screening in the State.

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

9 "§431:10A- Coverage for prostate cancer and colorectal
10 cancer screening; notice. (a) Any other law to the contrary
11 notwithstanding, each employer group health policy, contract,
12 plan, or agreement issued or renewed in this State after
13 December 31, 2007, shall provide, not as an employer option,
14 coverage for prostate cancer and colorectal cancer screening for
15 the policyholder and individuals covered under the policy,
16 contract, plan, or agreement.

17 (b) Every insurer shall provide notice to its
18 policyholders regarding the coverage required by this section.
19 The notice shall be in writing and prominently positioned in any
20 literature or correspondence sent to policyholders and shall be
21 transmitted to policyholders within calendar year 2008 when
22 annual information is made available to policyholders, or in any



1 other mailing to policyholders, but in no case later than
2 December 31, 2008."

3 SECTION 3. Chapter 432, Hawaii Revised Statutes, is
4 amended by adding a new section to be appropriately designated
5 and to read as follows:

6 "§432- Coverage for prostate cancer and colorectal
7 cancer screening; notice. (a) Any other law to the contrary
8 notwithstanding, each individual and group hospital or medical
9 service plan, policy, contract, or agreement issued or renewed
10 in this State after December 31, 2007, shall provide, not as an
11 employer option, coverage for prostate cancer and colorectal
12 cancer screening for the member and individuals covered under
13 the service plan, policy, contract, or agreement.

14 (b) Every mutual benefit society shall provide notice to
15 its members regarding the coverage required by this section.
16 The notice shall be in writing and prominently positioned in any
17 literature or correspondence sent to members and shall be
18 transmitted to members within calendar year 2008 when annual
19 information is made available to members, or in any other
20 mailing to members, but in no case later than December 31,
21 2008."

1 SECTION 4. 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 after
6 January 1, 1995, by health maintenance organizations pursuant to
7 this chapter, shall include benefits provided in sections
8 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-
9 116.5, 431:10A-116.6, 431:10A-119, 431:10A-120, [and] 431:10A-
10 121, and 431:10A- , and chapter 431M."

11 SECTION 5. The benefit to be provided by health
12 maintenance organizations corresponding to the benefit provided
13 under section 431:10A- , Hawaii Revised Statutes, as contained
14 in the amendment to section 432D-23, Hawaii Revised Statutes, in
15 section 4 of this Act, shall take effect for all policies,
16 contracts, plans, or agreements issued in the State after
17 December 31, 2007.

18 SECTION 6. Statutory material to be repealed is bracketed
19 and stricken. New statutory material is underscored.

20 SECTION 7. This Act shall take effect upon its approval.

21

INTRODUCED BY:

Josh Green

John A. Wai

Ray Hansen

Andy Brown



Report Title:

Mandatory Health Coverage; Prostate & Colorectal Cancer Screening

Description:

Mandates health insurance coverage for prostate cancer and colorectal cancer screening by all health and accident insurers, mutual benefit societies, and health maintenance organizations after 12/31/2007.

