### NORTH CAROLINA GENERAL ASSEMBLY

# LEGISLATIVE FISCAL NOTE

**BILL NUMBER**: SB 132 (First Edition)

**SHORT TITLE**: Health Insurance Colorectal Cancer Screening

**SPONSOR**(**S**): Senator Carpenter

## FISCAL IMPACT

Yes ( ) No (X ) No Estimate Available ( )

FY 2001-02 FY 2002-03 FY 2003-04 FY 2004-05 FY 2005-06

**REVENUES** 

**EXPENDITURES** 

**POSITIONS:** 

PRINCIPAL DEPARTMENT(S) &

**PROGRAM(S) AFFECTED**: Department of Insurance

**EFFECTIVE DATE:** 

#### **BILL SUMMARY:**

This bill amends GS Ch. 58 to require health insurance plans to provide coverage for colorectal cancer screening to accident and health insurance policies (Art. 51), hospital and medical service plans (Art. 65), and HMO health plans (Art. 67). It requires coverage in accordance with American Cancer Society guidelines for screening of any nonsymptomatic covered individual who is at least 50 years old, or less than 50 years old and at high risk for colorectal cancer according to American Cancer Society guidelines. It also requires notice and referral to nonparticipating providers if a participating provider is not available. It amends GS 58-50-155 to add colorectal cancer exams and lab tests to the list of required standard and basic health care plan coverages. The bill is not applicable to following kinds of insurance policies: specified accident, specified disease, hospital indemnity, or long-term care health. (*Adapted from Bill Digest Summary*)

# ASSUMPTIONS AND METHODOLOGY:

The bill would amend the statutes to require that coverage for colorectal cancer screening be included in specified plans. The Department of Insurance is responsible for insuring that policies are written in compliance with statutory requirements. This additional requirement does not impose any additional costs on the Department. It merely increases the number of provisions they would look for when reviewing forms.

### **TECHNICAL CONSIDERATIONS:**

FISCAL RESEARCH DIVISION 733-4910

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**DATE**: March 29, 2001

Official
Fiscal Research Division

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