

ASSEMBLY, No. 1762

STATE OF NEW JERSEY 213th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2008 SESSION

Sponsored by:

Assemblywoman BONNIE WATSON COLEMAN

District 15 (Mercer)

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District 20 (Union)

SYNOPSIS

Requires health insurers to provide benefits for computed tomography scans for persons at high risk of developing lung cancer.

CURRENT VERSION OF TEXT

Introduced Pending Technical Review by Legislative Counsel



(Sponsorship Updated As Of: 1/27/2009)

1 AN ACT requiring health insurance benefits for computed
2 tomography (CT) scans for lung cancer screening and
3 supplementing various parts of the statutory law.
4

5 **BE IT ENACTED** by the Senate and General Assembly of the State
6 of New Jersey:
7

8 1. a. A hospital service corporation contract providing hospital
9 or medical expense benefits, delivered, issued, executed or renewed
10 in this State, or approved for issuance or renewal in this State by the
11 Commissioner of Banking and Insurance, on or after the effective
12 date of this act, shall provide benefits for expenses incurred for
13 computed tomography (CT) scans at regular intervals for covered
14 persons at high risk of developing lung cancer. For purposes of this
15 section, “high risk of developing lung cancer” and the frequency of
16 the CT scans shall be as determined to be medically necessary by
17 the covered person’s physician.

18 b. The provisions of this section shall apply to all contracts in
19 which the hospital service corporation has reserved the right to
20 change the premium.
21

22 2. a. A medical service corporation contract providing hospital
23 or medical expense benefits, delivered, issued, executed or renewed
24 in this State, or approved for issuance or renewal in this State by the
25 Commissioner of Banking and Insurance, on or after the effective
26 date of this act, shall provide benefits for expenses incurred for
27 computed tomography (CT) scans at regular intervals for covered
28 persons at high risk of developing lung cancer. For purposes of this
29 section, “high risk of developing lung cancer” and the frequency of
30 the CT scans shall be as determined to be medically necessary by
31 the covered person’s physician.

32 b. The provisions of this section shall apply to all contracts in
33 which the medical service corporation has reserved the right to
34 change the premium.
35

36 3. a. A health service corporation contract providing hospital or
37 medical expense benefits, delivered, issued, executed or renewed in
38 this State, or approved for issuance or renewal in this State by the
39 Commissioner of Banking and Insurance, on or after the effective
40 date of this act, shall provide benefits for expenses incurred for
41 computed tomography (CT) scans at regular intervals for covered
42 persons at high risk of developing lung cancer. For purposes of this
43 section, “high risk of developing lung cancer” and the frequency of
44 the CT scans shall be as determined to be medically necessary by
45 the covered person’s physician.

46 b. The provisions of this section shall apply to all contracts in
47 which the health service corporation has reserved the right to
48 change the premium.

1 4. a. An individual health insurance policy providing hospital or
2 medical expense benefits, delivered, issued, executed or renewed in
3 this State, or approved for issuance or renewal in this State by the
4 Commissioner of Banking and Insurance, on or after the effective
5 date of this act, shall provide benefits for expenses incurred for
6 computed tomography (CT) scans at regular intervals for covered
7 persons at high risk of developing lung cancer. For purposes of this
8 section, “high risk of developing lung cancer” and the frequency of
9 the CT scans shall be as determined to be medically necessary by
10 the covered person’s physician.

11 b. The provisions of this section shall apply to all policies in
12 which the insurer has reserved the right to change the premium.

13

14 5. a. A group health insurance policy providing hospital or
15 medical expense benefits, delivered, issued, executed or renewed in
16 this State, or approved for issuance or renewal in this State by the
17 Commissioner of Banking and Insurance, on or after the effective
18 date of this act, shall provide benefits for expenses incurred for
19 computed tomography (CT) scans at regular intervals for covered
20 persons at high risk of developing lung cancer. For purposes of this
21 section, “high risk of developing lung cancer” and the frequency of
22 the CT scans shall be as determined to be medically necessary by
23 the covered person’s physician.

24 b. The provisions of this section shall apply to all policies in
25 which the insurer has reserved the right to change the premium.

26

27 6. a. An individual health benefits plan subject to the provisions
28 of P.L.1992, c.161 (C.17B:27A-2 et seq.), delivered, issued,
29 executed or renewed in this State, or approved for issuance or
30 renewal in this State, on or after the effective date of this act, shall
31 provide benefits for expenses incurred for computed tomography
32 (CT) scans at regular intervals for covered persons at high risk of
33 developing lung cancer. For purposes of this section, “high risk of
34 developing lung cancer” and the frequency of the CT scans shall be
35 as determined to be medically necessary by the covered person’s
36 physician.

37 b. The provisions of this section shall apply to all health benefits
38 plans in which the carrier has reserved the right to change the
39 premium.

40

41 7. a. A small employer health benefits plan subject to the
42 provisions of P.L.1992, c.162 (C.17B:27A-17 et seq.), delivered,
43 issued, executed or renewed in this State, or approved for issuance
44 or renewal in this State, on or after the effective date of this act,
45 shall provide benefits for expenses incurred for computed
46 tomography (CT) scans at regular intervals for covered persons at
47 high risk of developing lung cancer. For purposes of this section,
48 “high risk of developing lung cancer” and the frequency of the CT

1 scans shall be as determined to be medically necessary by the
2 covered person's physician.

3 b. The provisions of this section shall apply to all health
4 benefits plans in which the carrier has reserved the right to change
5 the premium.

6
7 8. a. Notwithstanding any provision of law to the contrary, a
8 certificate of authority to establish and operate a health maintenance
9 organization in this State, shall not be issued or continued by the
10 Commissioner of Banking and Insurance on or after the effective
11 date of this act unless the health maintenance organization provides
12 health care services to enrollees for computed tomography (CT)
13 scans at regular intervals for covered persons at high risk of
14 developing lung cancer. For purposes of this section, "high risk of
15 developing lung cancer" and the frequency of the CT scans shall be
16 as determined to be medically necessary by the covered person's
17 physician.

18 b. The provisions of this section shall apply to all contracts for
19 health care services by health maintenance organizations under
20 which the right to change the schedule of charges is reserved.

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22 9. This act shall take effect on the 90th day after enactment.

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25 STATEMENT

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27 This bill requires hospital, medical and health service
28 corporations, individual, small employer and large group
29 commercial health insurers and health maintenance organizations to
30 provide benefits for computed tomography (CT) scans at regular
31 intervals for covered persons at high risk of developing lung cancer,
32 as determined by the covered person's physician. Recent studies
33 have indicated that CT scans provide a valuable means to diagnose
34 lung cancer in its early stages, when it is most susceptible to
35 treatment.