

SENATE, No. 498

STATE OF NEW JERSEY
215th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2012 SESSION

Sponsored by:

Senator ANTHONY R. BUCCO

District 25 (Morris and Somerset)

SYNOPSIS

Requires insurers and SHBP to provide coverage for expenses incurred in screening for ovarian cancer.

CURRENT VERSION OF TEXT

Introduced Pending Technical Review by Legislative Counsel



1 **AN ACT** concerning insurance coverage for diagnosis of ovarian
2 cancer and supplementing Titles 17, 26 and 52 of the Revised
3 Statutes and Title 17B of the New Jersey Statutes.

4
5 **BE IT ENACTED** *by the Senate and General Assembly of the State*
6 *of New Jersey:*

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8 1. A hospital service corporation contract that provides hospital
9 and medical expense benefits and is delivered, issued, executed or
10 renewed in this State pursuant to P.L.1938, c.366 (C.17:48-1 et
11 seq.), or approved for issuance or renewal in this State by the
12 Commissioner of Banking and Insurance, on or after the effective
13 date of this act, shall provide coverage for medically necessary
14 expenses incurred in screening for ovarian cancer for symptomatic
15 women or women at risk of ovarian cancer, which coverage shall
16 include, but is not limited to, an annual pelvic examination, an
17 ultrasound and blood testing for cancer markers.

18 The benefits shall be provided to the same extent as for any other
19 condition under the contract.

20 This section shall apply to those hospital service corporation
21 contracts in which the hospital service corporation has reserved the
22 right to change the premium.

23
24 2. A medical service corporation contract that provides hospital
25 and medical expense benefits and is delivered, issued, executed or
26 renewed in this State pursuant to P.L.1940, c.74 (C.17:48A-1 et
27 seq.), or approved for issuance or renewal in this State by the
28 Commissioner of Banking and Insurance, on or after the effective
29 date of this act, shall provide coverage for medically necessary
30 expenses incurred in screening for ovarian cancer for symptomatic
31 women or women at risk of ovarian cancer, which coverage shall
32 include, but is not limited to, an annual pelvic examination, an
33 ultrasound and blood testing for cancer markers.

34 The benefits shall be provided to the same extent as for any other
35 condition under the contract.

36 This section shall apply to those medical service corporation
37 contracts in which the medical service corporation has reserved the
38 right to change the premium.

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40 3. A health service corporation contract that provides hospital
41 and medical expense benefits and is delivered, issued, executed or
42 renewed in this State pursuant to P.L.1985, c.236 (C.17:48E-1 et
43 seq.), or approved for issuance or renewal in this State by the
44 Commissioner of Banking and Insurance, on or after the effective
45 date of this act, shall provide coverage for medically necessary
46 expenses incurred in screening for ovarian cancer for symptomatic
47 women or women at risk of ovarian cancer, which coverage shall

1 include, but is not limited to, an annual pelvic examination, an
2 ultrasound and blood testing for cancer markers.

3 The benefits shall be provided to the same extent as for any other
4 condition under the contract.

5 This section shall apply to those health service corporation
6 contracts in which the health service corporation has reserved the
7 right to change the premium.

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9 4. An individual health insurance policy that provides hospital
10 and medical expense benefits and is delivered, issued, executed or
11 renewed in this State pursuant to chapter 26 of Title 17B of the New
12 Jersey Statutes, or approved for issuance or renewal in this State by
13 the Commissioner of Banking and Insurance, on or after the
14 effective date of this act, shall provide coverage for medically
15 necessary expenses incurred in screening for ovarian cancer for
16 symptomatic women or women at risk of ovarian cancer, which
17 coverage shall include, but is not limited to, an annual pelvic
18 examination, an ultrasound and blood testing for cancer markers.

19 The benefits shall be provided to the same extent as for any other
20 condition under the policy.

21 This section shall apply to those policies in which the insurer has
22 reserved the right to change the premium.

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24 5. A group health insurance policy that provides hospital and
25 medical expense benefits and is delivered, issued, executed or
26 renewed in this State pursuant to chapter 27 of Title 17B of the New
27 Jersey Statutes, or approved for issuance or renewal in this State by
28 the Commissioner of Banking and Insurance, on or after the
29 effective date of this act, shall provide coverage for medically
30 necessary expenses incurred in screening for ovarian cancer for
31 symptomatic women or women at risk of ovarian cancer, which
32 coverage shall include, but is not limited to, an annual pelvic
33 examination, an ultrasound and blood testing for cancer markers.

34 The benefits shall be provided to the same extent as for any other
35 condition under the policy.

36 This section shall apply to those policies in which the insurer has
37 reserved the right to change the premium.

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39 6. An individual health benefits plan that provides hospital and
40 medical expense benefits and is delivered, issued, executed or
41 renewed in this State pursuant to P.L.1992, c.161 (C.17B:27A-2 et
42 seq.), on or after the effective date of this act, shall provide
43 coverage for medically necessary expenses incurred in screening for
44 ovarian cancer for symptomatic women or women at risk of ovarian
45 cancer, which coverage shall include, but is not limited to, an
46 annual pelvic examination, an ultrasound and blood testing for
47 cancer markers.

1 The benefits shall be provided to the same extent as for any other
2 condition under the health benefits plan.

3 This section shall apply to those health benefits plans in which
4 the carrier has reserved the right to change the premium.

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6 7. A small employer health benefits plan that provides hospital
7 and medical expense benefits and is delivered, issued, executed or
8 renewed in this State pursuant to P.L.1992, c.162 (C.17B:27A-17 et
9 seq.), on or after the effective date of this act, shall provide
10 coverage for medically necessary expenses incurred in screening for
11 ovarian cancer for symptomatic women or women at risk of ovarian
12 cancer, which coverage shall include, but is not limited to, an
13 annual pelvic examination, an ultrasound and blood testing for
14 cancer markers.

15 The benefits shall be provided to the same extent as for any other
16 condition under the health benefits plan.

17 This section shall apply to those health benefits plans in which
18 the carrier has reserved the right to change the premium.

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20 8. A health maintenance organization contract for health care
21 services that is delivered, issued, executed or renewed in this State
22 pursuant to P.L.1973, c.337 (C.26:2J-1 et seq.), or approved for
23 issuance or renewal in this State by the Commissioner of Banking
24 and Insurance, on or after the effective date of this act, shall provide
25 health care services for medically necessary screening for ovarian
26 cancer for symptomatic women or women at risk of ovarian cancer,
27 which health care services shall include, but are not limited to, an
28 annual pelvic examination, an ultrasound and blood testing for
29 cancer markers.

30 The health care services shall be provided to the same extent as
31 for any other condition under the contract.

32 This section shall apply to those contracts for health care
33 services under which the right to change the schedule of charges for
34 enrollee coverage is reserved.

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36 9. The State Health Benefits Commission shall ensure that
37 every contract purchased by the commission, on or after the
38 effective date of this act, that provides hospital or medical expense
39 benefits shall provide coverage for medically necessary expenses
40 incurred in screening for ovarian cancer for symptomatic women or
41 women at risk of ovarian cancer, which coverage shall include, but
42 is not limited to, an annual pelvic examination, an ultrasound and
43 blood testing for cancer markers.

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45 10. This act shall take effect on the 180th day after enactment
46 and shall apply to policies or contracts issued or renewed on or after
47 the effective date.

STATEMENT

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This bill requires hospital, medical, and health service corporations, commercial individual, small employer, and larger group insurers, health maintenance organizations, and the State Health Benefits Program to provide coverage for medically necessary expenses incurred in screening for ovarian cancer for symptomatic women or women at risk of ovarian cancer, which coverage shall include, but is not limited to, an annual pelvic examination, an ultrasound and blood testing for cancer markers, such as CA 125 levels.

Ovarian cancer is the fourth leading cause of cancer death in women in the United States. The provisions of this bill will ensure that women who may have symptoms of ovarian cancer, or are at risk of ovarian cancer because of a family history or other health conditions, are able to receive appropriate and necessary diagnostic screening tests for this deadly disease.