

**ASSEMBLY, No. 2431**

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**STATE OF NEW JERSEY**

**219th LEGISLATURE**

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INTRODUCED FEBRUARY 3, 2020

**Sponsored by:**

**Assemblyman DANIEL R. BENSON**

**District 14 (Mercer and Middlesex)**

**Co-Sponsored by:**

**Assemblyman Caputo**

**SYNOPSIS**

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

**CURRENT VERSION OF TEXT**

As introduced.



**(Sponsorship Updated As Of: 2/3/2020)**

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:*

7  
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.

39  
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  
48      include, but is not limited to, an annual pelvic examination, an

1     ultrasound and blood testing for cancer markers.

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

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

7

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

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

22

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

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

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

37

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

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

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

3  
4       7. A small employer health benefits plan that provides hospital  
5       and medical expense benefits and is delivered, issued, executed or  
6       renewed in this State pursuant to P.L.1992, c.162 (C.17B:27A-17 et  
7       seq.), on or after the effective date of this act, shall provide  
8       coverage for medically necessary expenses incurred in screening for  
9       ovarian cancer for symptomatic women or women at risk of ovarian  
10      cancer, which coverage shall include, but is not limited to, an  
11      annual pelvic examination, an ultrasound and blood testing for  
12      cancer markers.

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

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

17  
18      8. A health maintenance organization contract for health care  
19      services that is delivered, issued, executed or renewed in this State  
20      pursuant to P.L.1973, c.337 (C.26:2J-1 et seq.), or approved for  
21      issuance or renewal in this State by the Commissioner of Banking  
22      and Insurance, on or after the effective date of this act, shall provide  
23      health care services for medically necessary screening for ovarian  
24      cancer for symptomatic women or women at risk of ovarian cancer,  
25      which health care services shall include, but are not limited to, an  
26      annual pelvic examination, an ultrasound and blood testing for  
27      cancer markers.

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

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

33  
34      9. The State Health Benefits Commission shall ensure that  
35      every contract purchased by the commission, on or after the  
36      effective date of this act, that provides hospital or medical expense  
37      benefits shall provide coverage for medically necessary expenses  
38      incurred in screening for ovarian cancer for symptomatic women or  
39      women at risk of ovarian cancer, which coverage shall include, but  
40      is not limited to, an annual pelvic examination, an ultrasound and  
41      blood testing for cancer markers.

42  
43      10. This act shall take effect on the 180th day after enactment  
44      and shall apply to policies or contracts issued or renewed on or after  
45      the effective date.

STATEMENT

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3     This bill requires hospital, medical, and health service  
4 corporations, commercial individual, small employer, and larger  
5 group insurers, health maintenance organizations, and the State  
6 Health Benefits Program to provide coverage for medically  
7 necessary expenses incurred in screening for ovarian cancer for  
8 symptomatic women or women at risk of ovarian cancer, which  
9 coverage shall include, but is not limited to, an annual pelvic  
10 examination, an ultrasound and blood testing for cancer markers,  
11 such as CA 125 levels.  
12     Ovarian cancer is the fourth leading cause of cancer death in  
13 women in the United States. The provisions of this bill will ensure  
14 that women who may have symptoms of ovarian cancer, or are at  
15 risk of ovarian cancer because of a family history or other health  
16 conditions, are able to receive appropriate and necessary diagnostic  
17 screening tests for this deadly disease.