111TH CONGRESS 1ST SESSION H.R. 1330

To amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, the Internal Revenue Code of 1986, and title 5, United States Code, to require that group and individual health insurance coverage and group health plans and Federal employees health benefit plans provide coverage of colorectal cancer screening.

IN THE HOUSE OF REPRESENTATIVES

March 5, 2009

Mr. BOREN introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committees on Ways and Means, Education and Labor, and Oversight and Government Reform, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

- To amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, the Internal Revenue Code of 1986, and title 5, United States Code, to require that group and individual health insurance coverage and group health plans and Federal employees health benefit plans provide coverage of colorectal cancer screening.
 - 1 Be it enacted by the Senate and House of Representa-
 - 2 tives of the United States of America in Congress assembled,

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the "Colorectal Cancer 3 Screening and Detection Coverage Act of 2009". 4 SEC. 2. COVERAGE OF COLORECTAL CANCER SCREENING. 5 (a) GROUP HEALTH PLANS.— 6 (1) PUBLIC HEALTH SERVICE ACT AMEND-7 MENTS.— 8 (A) IN GENERAL.—Subpart 2 of part A of 9 title XXVII of the Public Health Service Act 10 (42 U.S.C. 300gg-4 et seq.) is amended by 11 adding at the end the following new section: 12 "SEC. 2708. COVERAGE OF COLORECTAL CANCER SCREEN-13 ING. 14 "(a) REQUIREMENT.— 15 "(1) IN GENERAL.—A group health plan, and a 16 health insurance issuer offering group health insur-17 ance coverage, shall provide coverage under the plan 18 coverage, respectively, for colorectal cancer \mathbf{or} 19 screening for any participant or beneficiary who is 20 50 years of age or older, or is an individual who is 21 at high risk for colorectal cancer (as defined in sec-22 tion 1861(pp)(2) of the Social Security Act (42) 23 U.S.C. 1395x(pp)(2)), under terms and conditions 24 that are no less favorable than the terms and condi-25 tions applicable to other screening benefits otherwise

provided under the plan or coverage, respectively, ex cept that—

3 "(A) the amount of any coinsurance appli4 cable to such screening may not be more than
5 5 percent of the payment amount for such
6 screening under such plan or coverage, respec7 tively, and such coverage provided under the
8 plan or coverage, respectively, may not be sub9 ject to any deductible; and

10 "(B) such coverage—

11 "(i) with respect to individuals first 12 receiving benefits under such plan or cov-13 erage after the applicable effective date de-14 scribed in section 2(d) of the 'Colorectal 15 Cancer Screening and Detection Coverage Act of 2009', may require a waiting period 16 17 of not more than 6 months beginning on 18 the first date of coverage; and

19 "(ii) with respect to individuals receiv20 ing benefits under such plan or coverage
21 before such effective date, may not require
22 a waiting period.

23 "(2) COLORECTAL CANCER SCREENING DE24 FINED.—For purposes of this section, the term

| 1 | 'colorectal cancer screening' means procedures |
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| 2 | that— |
| 3 | "(A) are deemed appropriate by a physi- |
| 4 | cian (as defined in section 1861(r) of the Social |
| 5 | Security Act (42 U.S.C. 1395x(r))) treating the |
| 6 | participant or beneficiary, in consultation with |
| 7 | the participant or beneficiary; |
| 8 | "(B) are— |
| 9 | "(i) described in section $1861(pp)(1)$ |
| 10 | of the Social Security Act (42 U.S.C. |
| 11 | 1395x(pp)(1)) or section 410.37 of title |
| 12 | 42, Code of Federal Regulations; |
| 13 | "(ii) specified by the Secretary for the |
| 14 | detection of colorectal cancer, based upon |
| 15 | the recommendations of appropriate orga- |
| 16 | nizations with special expertise in the field |
| 17 | of colorectal cancer, including the Amer- |
| 18 | ican Cancer Society and the American Col- |
| 19 | lege of Gastroenterology; or |
| 20 | "(iii) specified by the Secretary, based |
| 21 | upon new scientific knowledge, techno- |
| 22 | logical advances, or other updated medical |
| 23 | practices with respect to detection of |
| 24 | colorectal cancer; and |
| | |

| 1 | "(C) are performed at a frequency not |
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| 2 | greater than— |
| 3 | "(i)(I) subject to subclause (II), that |
| 4 | described for such method in section |
| 5 | 1834(d) of the Social Security Act (42) |
| 6 | U.S.C. $1395m(d)$) or section 410.37 of |
| 7 | title 42, Code of Federal Regulations; or |
| 8 | "(II) in the case of a colorectal cancer |
| 9 | screening test consisting of a screening |
| 10 | colonoscopy, once every 36 months; or |
| 11 | "(ii) that specified by the Secretary |
| 12 | for such method, if the Secretary finds, |
| 13 | based upon new scientific knowledge, tech- |
| 14 | nological advances, or other updated med- |
| 15 | ical practices and consistent with the rec- |
| 16 | ommendations of appropriate organizations |
| 17 | with special expertise in the field of |
| 18 | colorectal cancer, that a different fre- |
| 19 | quency would not adversely affect the ef- |
| 20 | fectiveness of such screening. |
| 21 | "(b) PROTECTIONS.—A group health plan, and a |
| 22 | health insurance issuer offering group health insurance |

23 coverage in connection with a group health plan, may

24 not—

| 1 | "(1) deny to an individual eligibility, or contin- |
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| 2 | ued eligibility, to enroll or to renew coverage under |
| 3 | the terms of the plan, solely for the purpose of |
| 4 | avoiding the requirements of this section; |
| 5 | "(2) provide monetary payments or rebates to |
| 6 | individuals to encourage such individuals to accept |
| 7 | less than the minimum protections available under |
| 8 | this section; |
| 9 | "(3) penalize or otherwise reduce or limit the |
| 10 | reimbursement of a provider because such provider |
| 11 | provided care to an individual participant or bene- |
| 12 | ficiary in accordance with this section; or |
| 13 | "(4) provide incentives (monetary or otherwise) |
| 14 | to an attending provider to induce such provider to |
| 15 | provide care to an individual participant or bene- |
| 16 | ficiary in a manner inconsistent with this section. |
| 17 | "(c) Rules of Construction.— |
| 18 | ((1) Nothing in this section shall be construed |
| 19 | to require an individual who is a participant or bene- |
| 20 | ficiary to undergo colorectal cancer screening. |
| 21 | ((2) Nothing in this section shall be construed |
| 22 | as preventing a group health plan or issuer from im- |
| 23 | posing deductibles, coinsurance, or other cost-shar- |
| 24 | ing in relation to colorectal cancer screening under |
| 25 | the plan (or under health insurance coverage offered |

in connection with a group health plan), except that
 such coinsurance or other cost-sharing shall not dis criminate on any basis related to the coverage re quired under this section.

5 "(d) NOTICE.—A group health plan under this part
6 shall comply with the notice requirement under section
7 715(d) of the Employee Retirement Income Security Act
8 of 1974 with respect to the requirements of this section
9 as if such section applied to such plan.

10 "(e) DISCLOSURE REQUIREMENT.—

11 "(1) IN GENERAL.—A group health plan, and
12 health insurance issuer offering group health insur13 ance coverage shall—

14 "(A) provide to participants and bene15 ficiaries at the time of initial coverage under
16 the plan (or the effective date of this section, in
17 the case of individuals who are participants or
18 beneficiaries as of such date), and at least an19 nually thereafter, the information described in
20 paragraph (2);

21 "(B) provide to participants and bene22 ficiaries, within a reasonable period (as speci23 fied by the appropriate Secretary) before or
24 after the date of significant changes in the in-

| 1 | formation described in paragraph (2), informa- |
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| 2 | tion regarding such significant changes; and |
| 3 | "(C) upon request, make available to par- |
| 4 | ticipants and beneficiaries, the applicable au- |
| 5 | thority, and prospective participants and bene- |
| 6 | ficiaries, the information described in para- |
| 7 | graph (2). |
| 8 | "(2) INFORMATION DESCRIBED.—For purposes |
| 9 | of paragraph (1), the information described in this |
| 10 | paragraph, with respect to colorectal cancer screen- |
| 11 | ing, is the following: |
| 12 | "(A) BENEFITS.—Benefits offered under |
| 13 | the plan or coverage, including— |
| 14 | "(i) covered benefits, including benefit |
| 15 | limits and coverage exclusions; |
| 16 | "(ii) cost-sharing, such as deductibles, |
| 17 | coinsurance, and copayment amounts, in- |
| 18 | cluding any liability for balance billing, any |
| 19 | maximum limitations on out of pocket ex- |
| 20 | penses, and the maximum out of pocket |
| 21 | costs for services that are provided by non- |
| 22 | participating providers or that are fur- |
| 23 | nished without meeting the applicable utili- |
| 24 | zation review requirements; |
| | |

| 1 | "(iii) the extent to which benefits may |
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| 2 | be obtained from nonparticipating pro- |
| 3 | viders; and |
| 4 | "(iv) the extent to which a partici- |
| 5 | pant, beneficiary, or enrollee may select |
| 6 | from among participating providers and |
| 7 | the types of providers participating in the |
| 8 | plan or issuer network. |
| 9 | "(B) ACCESS.—A description of the fol- |
| 10 | lowing: |
| 11 | "(i) The number, mix, and distribu- |
| 12 | tion of providers under the plan or cov- |
| 13 | erage. |
| 14 | "(ii) Out-of-network coverage (if any) |
| 15 | provided by the plan or coverage. |
| 16 | "(iii) Any point-of-service option (in- |
| 17 | cluding any supplemental premium or cost- |
| 18 | sharing for such option). |
| 19 | "(iv) The procedures for participants, |
| 20 | beneficiaries, and enrollees to select, ac- |
| 21 | cess, and change participating primary and |
| 22 | specialty providers. |
| 23 | "(v) The rights and procedures for |
| 24 | obtaining referrals (including standing re- |

| 1 | ferrals) to participating and nonpartici- |
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| 2 | pating providers. |
| 3 | "(vi) The name, address, and tele- |
| 4 | phone number of participating health care |
| 5 | providers and an indication of whether |
| 6 | each such provider is available to accept |
| 7 | new patients. |
| 8 | "(vii) How the plan or issuer address- |
| 9 | es the needs of participants, beneficiaries, |
| 10 | and enrollees and others who do not speak |
| 11 | English or who have other special commu- |
| 12 | nications needs in accessing providers |
| 13 | under the plan or coverage, including the |
| 14 | provision of information under this para- |
| 15 | graph.". |
| 16 | (B) Section $2723(c)$ of such Act (42) |
| 17 | U.S.C. 300gg-23(c)) is amended by striking |
| 18 | "section 2704" and inserting "sections 2704 |
| 19 | and 2708". |
| 20 | (2) ERISA AMENDMENTS.— |
| 21 | (A) Subpart B of part 7 of subtitle B of |
| 22 | title I of the Employee Retirement Income Se- |
| 23 | curity Act of 1974 is amended by adding at the |
| 24 | end the following new section: |

1 "SEC. 715. COVERAGE OF COLORECTAL CANCER SCREEN-

ING.

2

3 "(a) REQUIREMENT.—

4 "(1) IN GENERAL.—A group health plan, and a 5 health insurance issuer offering group health insur-6 ance coverage, shall provide coverage under the plan 7 coverage, respectively, for colorectal cancer or 8 screening for any participant or beneficiary who is 9 50 years of age or older, or is an individual who is 10 at high risk for colorectal cancer (as defined in sec-11 tion 1861(pp)(2) of the Social Security Act (42) 12 U.S.C. 1395x(pp)(2), under terms and conditions 13 that are no less favorable than the terms and condi-14 tions applicable to other screening benefits otherwise 15 provided under the plan or coverage, respectively, ex-16 cept that—

"(A) the amount of any coinsurance applicable to such screening may not be more than
5 percent of the payment amount for such
screening under such plan or coverage, respectively, and such coverage provided under the
plan or coverage, respectively, may not be subject to any deductible; and

24 "(B) such coverage—

25 "(i) with respect to individuals first
26 receiving benefits under such plan or cov-

1 erage after the applicable effective date de-2 scribed in section 2(d) of the 'Colorectal Cancer Screening and Detection Coverage 3 4 Act of 2009', may require a waiting period 5 of not more than 6 months beginning on 6 the first date of coverage; and 7 "(ii) with respect to individuals receiv-8 ing benefits under such plan or coverage 9 before such effective date, may not require 10 a waiting period. "(2) COLORECTAL CANCER SCREENING DE-11 FINED.—For purposes of this section, the term 12 13 'colorectal cancer screening' means procedures 14 that— "(A) are deemed appropriate by a physi-15 16 cian (as defined in section 1861(r) of the Social 17 Security Act (42 U.S.C. 1395x(r))) treating the 18 participant or beneficiary, in consultation with 19 the participant or beneficiary; 20 "(B) are— 21 "(i) described in section 1861(pp)(1)22 of the Social Security Act (42 U.S.C. 23 1395x(pp)(1)) or section 410.37 of title 24 42, Code of Federal Regulations;

| 1 | "(ii) specified by the Secretary for the |
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| 2 | detection of colorectal cancer, based upon |
| 3 | the recommendations of appropriate orga- |
| 4 | nizations with special expertise in the field |
| 5 | of colorectal cancer, including the Amer- |
| 6 | ican Cancer Society and the American Col- |
| 7 | lege of Gastroenterology; or |
| 8 | "(iii) specified by the Secretary, based |
| 9 | upon new scientific knowledge, techno- |
| 10 | logical advances, or other updated medical |
| 11 | practices with respect to detection of |
| 12 | colorectal cancer; and |
| 13 | "(C) are performed at a frequency not |
| 14 | greater than— |
| 15 | "(i)(I) subject to subclause (II), that |
| 16 | described for such method in section |
| 17 | 1834(d) of the Social Security Act (42) |
| 18 | U.S.C. $1395m(d)$) or section 410.37 of |
| 19 | title 42, Code of Federal Regulations; or |
| 20 | "(II) in the case of a colorectal cancer |
| 21 | screening test consisting of a screening |
| 22 | colonoscopy, once every 36 months; or |
| 23 | "(ii) that specified by the Secretary |
| 24 | for such method, if the Secretary finds, |
| 25 | based upon new scientific knowledge, tech- |
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| nological advances, or other updated med- ical practices and consistent with the rec- |
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| ical practices and consistent with the rec- |
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| ommendations of appropriate organizations |
| with special expertise in the field of |
| colorectal cancer, that a different fre- |
| quency would not adversely affect the ef- |
| fectiveness of such screening. |
| "(b) PROTECTIONS.—A group health plan, and a |
| ealth insurance issuer offering group health insurance |
| overage in connection with a group health plan, may |
| iot— |
| "(1) deny to an individual eligibility, or contin- |
| ued eligibility, to enroll or to renew coverage under |
| the terms of the plan, solely for the purpose of |
| avoiding the requirements of this section; |
| "(2) provide monetary payments or rebates to |
| individuals to encourage such individuals to accept |
| less than the minimum protections available under |
| this section; |
| "(3) penalize or otherwise reduce or limit the |
| reimbursement of a provider because such provider |
| provided care to an individual participant or bene- |
| ficiary in accordance with this section; or |
| |
| "(4) provide incentives (monetary or otherwise) |
| |

| 1 | provide care to an individual participant or bene- |
|----|---|
| 2 | ficiary in a manner inconsistent with this section. |
| 3 | "(c) Rules of Construction.— |
| 4 | "(1) Nothing in this section shall be construed |
| 5 | to require an individual who is a participant or bene- |
| 6 | ficiary to undergo colorectal cancer screening. |
| 7 | "(2) Nothing in this section shall be construed |
| 8 | as preventing a group health plan or issuer from im- |
| 9 | posing deductibles, coinsurance, or other cost-shar- |
| 10 | ing in relation to colorectal cancer screening under |
| 11 | the plan (or under health insurance coverage offered |
| 12 | in connection with a group health plan), except that |
| 13 | such coinsurance or other cost-sharing shall not dis- |
| 14 | criminate on any basis related to the coverage re- |
| 15 | quired under this section. |
| 16 | "(d) Notice Under Group Health Plan.—The |
| 17 | imposition of the requirements of this section shall be |
| 18 | treated as a material modification in the terms of the plan |
| 19 | described in section 102(a), for purposes of assuring no- |
| 20 | tice of such requirements under the plan; except that the |
| 21 | summary description required to be provided under the |
| 22 | fourth sentence of section $104(b)(1)$ with respect to such |
| 23 | modification shall be provided by not later than 60 days |
| 24 | after the first day of the first plan year in which such |
| | |

25 requirements apply.

| 1 | "(e) DISCLOSURE REQUIREMENT.— |
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2 "(1) IN GENERAL.—A group health plan, and
3 health insurance issuer offering group health insur4 ance coverage shall—

5 "(A) provide to participants and bene-6 ficiaries at the time of initial coverage under 7 the plan (or the effective date of this section, in 8 the case of individuals who are participants or 9 beneficiaries as of such date), and at least an-10 nually thereafter, the information described in 11 paragraph (2);

"(B) provide to participants and beneficiaries, within a reasonable period (as specified by the appropriate Secretary) before or
after the date of significant changes in the information described in paragraph (2), information regarding such significant changes; and

"(C) upon request, make available to participants and beneficiaries, the applicable authority, and prospective participants and beneficiaries, the information described in paragraph (2).

23 "(2) INFORMATION DESCRIBED.—For purposes
24 of paragraph (1), the information described in this

| 1 | paragraph, with respect to colorectal cancer screen- |
|----|--|
| 2 | ing, is the following: |
| 3 | "(A) BENEFITS.—Benefits offered under |
| 4 | the plan or coverage, including— |
| 5 | "(i) covered benefits, including benefit |
| 6 | limits and coverage exclusions; |
| 7 | "(ii) cost-sharing, such as deductibles, |
| 8 | coinsurance, and copayment amounts, in- |
| 9 | cluding any liability for balance billing, any |
| 10 | maximum limitations on out of pocket ex- |
| 11 | penses, and the maximum out of pocket |
| 12 | costs for services that are provided by non- |
| 13 | participating providers or that are fur- |
| 14 | nished without meeting the applicable utili- |
| 15 | zation review requirements; |
| 16 | "(iii) the extent to which benefits may |
| 17 | be obtained from nonparticipating pro- |
| 18 | viders; and |
| 19 | "(iv) the extent to which a partici- |
| 20 | pant, beneficiary, or enrollee may select |
| 21 | from among participating providers and |
| 22 | the types of providers participating in the |
| 23 | plan or issuer network. |
| 24 | "(B) ACCESS.—A description of the fol- |
| 25 | lowing: |

| 1 | "(i) The number, mix, and distribu- |
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| 2 | tion of providers under the plan or cov- |
| 3 | erage. |
| 4 | "(ii) Out-of-network coverage (if any) |
| 5 | provided by the plan or coverage. |
| 6 | "(iii) Any point-of-service option (in- |
| 7 | cluding any supplemental premium or cost- |
| 8 | sharing for such option). |
| 9 | "(iv) The procedures for participants, |
| 10 | beneficiaries, and enrollees to select, ac- |
| 11 | cess, and change participating primary and |
| 12 | specialty providers. |
| 13 | "(v) The rights and procedures for |
| 14 | obtaining referrals (including standing re- |
| 15 | ferrals) to participating and nonpartici- |
| 16 | pating providers. |
| 17 | "(vi) The name, address, and tele- |
| 18 | phone number of participating health care |
| 19 | providers and an indication of whether |
| 20 | each such provider is available to accept |
| 21 | new patients. |
| 22 | "(vii) How the plan or issuer address- |
| 23 | es the needs of participants, beneficiaries, |
| 24 | and enrollees and others who do not speak |
| 25 | English or who have other special commu- |
| | |

needs in accessing providers nications under the plan or coverage, including the provision of information under this paragraph.". (B) Section 731(c) of such Act (29 U.S.C. 1191(c)) is amended by striking "section 711" and inserting "sections 711 and 715". (C) Section 732(a) of such Act (29 U.S.C. 1191a(a)) is amended by striking "section 711" and inserting "sections 711 and 715". (D) The table of contents in section 1 of such Act is amended by inserting after the item relating to section 714 the following new item: "Sec. 715. Coverage of colorectal cancer screening.". (3)INTERNAL REVENUE CODE AMEND-MENTS.— (A) Subchapter B of chapter 100 of the Internal Revenue Code of 1986 is amended by inserting after section 9813 the following new

20 "SEC. 9814. COVERAGE OF COLORECTAL CANCER SCREEN-

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22 "(a) REQUIREMENT.—

section:

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23 "(1) IN GENERAL.—A group health plan shall
24 provide coverage under the plan for colorectal cancer
25 screening for any participant or beneficiary who is
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| 1 | 50 years of age or older, or is an individual who is |
|--|--|
| 2 | at high risk for colorectal cancer (as defined in sec- |
| 3 | tion $1861(pp)(2)$ of the Social Security Act (42) |
| 4 | U.S.C. 1395x(pp)(2))), under terms and conditions |
| 5 | that are no less favorable than the terms and condi- |
| 6 | tions applicable to other screening benefits otherwise |
| 7 | provided under the plan, except that— |
| 8 | "(A) the amount of any coinsurance appli- |
| 9 | cable to such screening may not be more than |
| 10 | 5 percent of the payment amount for such |
| 11 | screening under such plan and such coverage |
| 12 | provided under the plan may not be subject to |
| | |
| 13 | any deductible; and |
| | any deductible; and "(B) such coverage— |
| 13 | • |
| 13 14 | "(B) such coverage— |
| 13 14 15 | "(B) such coverage— "(i) with respect to individuals first |
| 13 14 15 16 | "(B) such coverage—"(i) with respect to individuals first receiving benefits under such plan after the |
| 13 14 15 16 17 | "(B) such coverage— "(i) with respect to individuals first receiving benefits under such plan after the applicable effective date described in sec- |
| 13 14 15 16 17 18 | "(B) such coverage— "(i) with respect to individuals first receiving benefits under such plan after the applicable effective date described in sec- tion 2(d) of the 'Colorectal Cancer Screen- |
| 13 14 15 16 17 18 19 | "(B) such coverage— "(i) with respect to individuals first receiving benefits under such plan after the applicable effective date described in sec- tion 2(d) of the 'Colorectal Cancer Screen- ing and Detection Coverage Act of 2009', |
| 13 14 15 16 17 18 19 20 | "(B) such coverage— "(i) with respect to individuals first receiving benefits under such plan after the applicable effective date described in sec- tion 2(d) of the 'Colorectal Cancer Screen- ing and Detection Coverage Act of 2009', may require a waiting period of not more |
| 13 14 15 16 17 18 19 20 21 | "(B) such coverage— "(i) with respect to individuals first receiving benefits under such plan after the applicable effective date described in sec- tion 2(d) of the 'Colorectal Cancer Screen- ing and Detection Coverage Act of 2009', may require a waiting period of not more than 6 months beginning on the first date |

| 1 | effective date, may not require a waiting |
|----|---|
| 2 | period. |
| 3 | "(2) Colorectal cancer screening de- |
| 4 | FINED.—For purposes of this section, the term |
| 5 | 'colorectal cancer screening' means procedures |
| 6 | that— |
| 7 | "(A) are deemed appropriate by a physi- |
| 8 | cian (as defined in section 1861(r) of the Social |
| 9 | Security Act (42 U.S.C. 1395x(r))) treating the |
| 10 | participant or beneficiary, in consultation with |
| 11 | the participant or beneficiary; |
| 12 | "(B) are— |
| 13 | "(i) described in section $1861(pp)(1)$ |
| 14 | of the Social Security Act (42 U.S.C. |
| 15 | 1395x(pp)(1)) or section 410.37 of title |
| 16 | 42, Code of Federal Regulations; |
| 17 | "(ii) specified by the Secretary of |
| 18 | Health and Human Services for the detec- |
| 19 | tion of colorectal cancer, based upon the |
| 20 | recommendations of appropriate organiza- |
| 21 | tions with special expertise in the field of |
| 22 | colorectal cancer, including the American |
| 23 | Cancer Society and the American College |
| 24 | of Gastroenterology; or |

| 1 | "(iii) specified by the Secretary of |
|----|--|
| 2 | Health and Human Services, based upon |
| 3 | new scientific knowledge, technological ad- |
| 4 | vances, or other updated medical practices |
| 5 | with respect to detection of colorectal can- |
| 6 | cer; and |
| 7 | "(C) are performed at a frequency not |
| 8 | greater than— |
| 9 | "(i)(I) subject to subclause (II), that |
| 10 | described for such method in section |
| 11 | 1834(d) of the Social Security Act (42 |
| 12 | U.S.C. $1395m(d)$) or section 410.37 of |
| 13 | title 42, Code of Federal Regulations; or |
| 14 | "(II) in the case of a colorectal cancer |
| 15 | screening test consisting of a screening |
| 16 | colonoscopy, once every 36 months; or |
| 17 | "(ii) that specified by the Secretary |
| 18 | for such method, if the Secretary finds, |
| 19 | based upon new scientific knowledge, tech- |
| 20 | nological advances, or other updated med- |
| 21 | ical practices and consistent with the rec- |
| 22 | ommendations of appropriate organizations |
| 23 | with special expertise in the field of |
| 24 | colorectal cancer, that a different fre- |

| 1 | quency would not adversely affect the ef- |
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| 2 | fectiveness of such screening. |
| 3 | "(b) PROTECTIONS.—A group health plan may not— |
| 4 | "(1) deny to an individual eligibility, or contin- |
| 5 | ued eligibility, to enroll or to renew coverage under |
| 6 | the terms of the plan, solely for the purpose of |
| 7 | avoiding the requirements of this section; |
| 8 | "(2) provide monetary payments or rebates to |
| 9 | individuals to encourage such individuals to accept |
| 10 | less than the minimum protections available under |
| 11 | this section; |
| 12 | "(3) penalize or otherwise reduce or limit the |
| 13 | reimbursement of a provider because such provider |
| 14 | provided care to an individual participant or bene- |
| 15 | ficiary in accordance with this section; or |
| 16 | "(4) provide incentives (monetary or otherwise) |
| 17 | to an attending provider to induce such provider to |
| 18 | provide care to an individual participant or bene- |
| 19 | ficiary in a manner inconsistent with this section. |
| 20 | "(c) Rules of Construction.— |
| 21 | "(1) Nothing in this section shall be construed |
| 22 | to require an individual who is a participant or bene- |
| 23 | ficiary to undergo colorectal cancer screening. |
| 24 | ((2) Nothing in this section shall be construed |
| 25 | as preventing a group health plan from imposing |

| deductibles, coinsurance, or other cost-sharing in re- |
|--|
| lation to colorectal cancer screening under the plan, |
| except that such coinsurance or other cost-sharing |
| shall not discriminate on any basis related to the |

5 coverage required under this section.

6 "(d) DISCLOSURE REQUIREMENT.—

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4

7 "(1) IN GENERAL.—A group health plan 8 shall—

9 "(A) provide to participants and bene-10 ficiaries at the time of initial coverage under 11 the plan (or the effective date of this section, in 12 the case of individuals who are participants or 13 beneficiaries as of such date), and at least an-14 nually thereafter, the information described in 15 paragraph (2);

"(B) provide to participants and beneficiaries, within a reasonable period (as specified by the appropriate Secretary) before or
after the date of significant changes in the information described in paragraph (2), information regarding such significant changes; and

22 "(C) upon request, make available to par23 ticipants and beneficiaries, the applicable au24 thority, and prospective participants and bene-

| 1 | ficiaries, the information described in para- |
|----|--|
| 2 | graph (2). |
| 3 | "(2) Information described.—For purposes |
| 4 | of paragraph (1), the information described in this |
| 5 | paragraph, with respect to colorectal cancer screen- |
| 6 | ing, is the following: |
| 7 | "(A) BENEFITS.—Benefits offered under |
| 8 | the plan, including— |
| 9 | "(i) covered benefits, including benefit |
| 10 | limits and coverage exclusions; |
| 11 | "(ii) cost-sharing, such as deductibles, |
| 12 | coinsurance, and copayment amounts, in- |
| 13 | cluding any liability for balance billing, any |
| 14 | maximum limitations on out of pocket ex- |
| 15 | penses, and the maximum out of pocket |
| 16 | costs for services that are provided by non- |
| 17 | participating providers or that are fur- |
| 18 | nished without meeting the applicable utili- |
| 19 | zation review requirements; |
| 20 | "(iii) the extent to which benefits may |
| 21 | be obtained from nonparticipating pro- |
| 22 | viders; and |
| 23 | "(iv) the extent to which a partici- |
| 24 | pant, beneficiary, or enrollee may select |
| 25 | from among participating providers and |

| 1 | the types of providers participating in the |
|----|---|
| 2 | plan or issuer network. |
| 3 | "(B) ACCESS.—A description of the fol- |
| 4 | lowing: |
| 5 | "(i) The number, mix, and distribu- |
| 6 | tion of providers under the plan. |
| 7 | "(ii) Out-of-network coverage (if any) |
| 8 | provided by the plan. |
| 9 | "(iii) Any point-of-service option (in- |
| 10 | cluding any supplemental premium or cost- |
| 11 | sharing for such option). |
| 12 | "(iv) The procedures for participants, |
| 13 | beneficiaries, and enrollees to select, ac- |
| 14 | cess, and change participating primary and |
| 15 | specialty providers. |
| 16 | "(v) The rights and procedures for |
| 17 | obtaining referrals (including standing re- |
| 18 | ferrals) to participating and nonpartici- |
| 19 | pating providers. |
| 20 | "(vi) The name, address, and tele- |
| 21 | phone number of participating health care |
| 22 | providers and an indication of whether |
| 23 | each such provider is available to accept |
| 24 | new patients. |
| | |

| 1 | "(vii) How the plan or issuer address- |
|----|---|
| 2 | es the needs of participants, beneficiaries, |
| 3 | and enrollees and others who do not speak |
| 4 | English or who have other special commu- |
| 5 | nications needs in accessing providers |
| 6 | under the plan, including the provision of |
| 7 | information under this paragraph.". |
| 8 | (B) The table of sections of such sub- |
| 9 | chapter of such Code is amended by inserting |
| 10 | after the item relating to section 9813 the fol- |
| 11 | lowing new item: |
| | "Sec. 9814. Coverage of colorectal cancer screening.". |
| 12 | (C) Section $4980D(d)(1)$ of such Code is |
| 13 | amended by striking "section 9811" and insert- |
| 14 | ing "sections 9811 and 9814". |
| 15 | (b) Individual Health Insurance.— |
| 16 | (1) IN GENERAL.—Part B of title XXVII of the |
| 17 | Public Health Service Act is amended by inserting |
| 18 | after section 2753 the following new section: |
| 19 | "SEC. 2754. COVERAGE OF COLORECTAL CANCER SCREEN- |
| 20 | ING. |
| 21 | "(a) IN GENERAL.—The provisions of section 2708 |
| 22 | (other than subsection (d)) shall apply to health insurance |
| 23 | coverage offered by a health insurance issuer in the indi- |

24 vidual market in the same manner as it applies to health25 insurance coverage offered by a health insurance issuer

in connection with a group health plan in the small or
 large group market.

3 "(b) NOTICE.—A health insurance issuer under this
4 part shall comply with the notice requirement under sec5 tion 715(d) of the Employee Retirement Income Security
6 Act of 1974 with respect to the requirements referred to
7 in subsection (a) as if such section applied to such issuer
8 and such issuer were a group health plan.".

9 (2) CONFORMING AMENDMENT.—Section
10 2762(b)(2) of such Act (42 U.S.C. 300gg-63(b)(2))
11 is amended by striking "section 2751" and inserting
12 "sections 2751 and 2754".

(c) APPLICATION UNDER FEDERAL EMPLOYEES
HEALTH BENEFITS PROGRAM (FEHBP).—Section 8902
of title 5, United States Code, is amended by adding at
the end the following new subsection:

17 "(p) A contract may not be made or a plan approved
18 which does not comply with the requirements of section
19 2708 of the Public Health Service Act.".

20 (d) Effective Dates.—

(1) GROUP HEALTH PLANS AND HEALTH BENEFIT PLANS.—The amendments made by subsections
(a) and (c) shall apply with respect to group health
plans (and health insurance coverage offered in connection with group health plans) and health benefit

plans, respectively, for plan years beginning on or
 after January 1, 2010.

3 (2) INDIVIDUAL HEALTH INSURANCE.—The
4 amendments made by subsection (b) shall apply with
5 respect to health insurance coverage offered, sold,
6 issued, or renewed in the individual market on or
7 after January 1, 2010.

8 (e) COORDINATION OF ADMINISTRATION.—The Sec-9 retary of Health and Human Services, the Secretary of 10 Labor, and the Secretary of the Treasury shall ensure, 11 through the execution of an interagency memorandum of 12 understanding among such Secretaries, that—

(1) regulations, rulings, and interpretations
issued by such Secretaries relating to the same matter over which two or more such Secretaries have responsibility under the provisions of this section (and
the amendments made thereby) are administered so
as to have the same effect at all times; and

(2) coordination of policies relating to enforcing
the same requirements through such Secretaries in
order to have a coordinated enforcement strategy
that avoids duplication of enforcement efforts and
assigns priorities in enforcement.