

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1993

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SENATE BILL 500
Insurance Committee Substitute Adopted 4/8/93

Short Title: PSA Tests for Men.

(Public)

Sponsors:

Referred to:

March 17, 1993

A BILL TO BE ENTITLED

AN ACT TO REQUIRE PROSTATE-SPECIFIC ANTIGEN (PSA) TEST
COVERAGE IN HEALTH AND ACCIDENT INSURANCE POLICIES, IN
HOSPITAL OR MEDICAL SERVICES PLANS, AND IN HMO PLANS.

The General Assembly of North Carolina enacts:

Section 1. Chapter 58 of the General Statutes is amended by adding the following new section to read:

"§ 58-51-58. Coverage for prostate-specific antigen (PSA) tests.

(a) Every policy or contract of accident and health insurance, and every preferred provider contract, policy, or plan as defined and regulated under G.S. 58-50-50 and G.S. 58-50-55, that is issued, renewed, or amended on or after January 1, 1994, shall provide coverage for prostate-specific antigen (PSA) tests or equivalent tests for the presence of prostate cancer. The same deductibles, coinsurance, and other limitations as apply to similar services covered under the policy, contract, or plan shall apply to coverage for prostate-specific antigen (PSA) tests or equivalent tests for the presence of prostate cancer.

(b) As used in this section, 'prostate-specific antigen (PSA) tests or equivalent tests for the presence of prostate cancer' means serological tests for determining the presence of prostate cytoplasmic protein (PSA) and the generation of antibodies to it, as a novel marker for prostatic disease.

(c) Coverage for prostate-specific antigen (PSA) tests or equivalent tests for the presence of prostate cancer shall be provided when recommended by a physician."

1 Sec. 2. Chapter 58 of the General Statutes is amended by adding the
2 following new section to read:

3 **"§ 58-65-93. Coverage for prostate-specific antigen (PSA) tests.**

4 (a) Every insurance certificate or subscriber contract under any hospital service
5 plan or medical service plan governed by this Article and Article 66 of this Chapter, and
6 every preferred provider contract, policy, or plan as defined and regulated under G.S.
7 58-50-50 and G.S. 58-50-55, that is issued, renewed, or amended on or after January 1,
8 1994, shall provide coverage for prostate-specific antigen (PSA) tests or equivalent tests
9 for the presence of prostate cancer. The same deductibles, coinsurance, and other
10 limitations as apply to similar services covered under the certificate or contract shall
11 apply to coverage for prostate-specific antigen (PSA) tests or equivalent tests for the
12 presence of prostate cancer.

13 (b) As used in this section, 'prostate-specific antigen (PSA) tests or equivalent
14 tests for the presence of prostate cancer' means serological tests for determining the
15 presence of prostate cytoplasmic protein (PSA) and the generation of antibodies to it, as
16 a novel marker for prostatic disease.

17 (c) Coverage for prostate-specific antigen (PSA) tests or equivalent tests for the
18 presence of prostate cancer shall be provided when recommended by a physician."

19 Sec. 3. Chapter 58 of the General Statutes is amended by adding the
20 following new section to read:

21 **"§ 58-67-77. Coverage for prostate-specific antigen (PSA) tests.**

22 (a) Every health care plan written by a health maintenance organization and in
23 force, issued, renewed, or amended on or after January 1, 1994, that is subject to this
24 Article, shall provide coverage for prostate-specific antigen (PSA) tests or equivalent
25 tests for the presence of prostate cancer. The same deductibles, coinsurance, and other
26 limitations as apply to similar services covered under the plan shall apply to coverage
27 for prostate-specific antigen (PSA) tests or equivalent tests for the presence of prostate
28 cancer.

29 (b) As used in this section, 'prostate-specific antigen (PSA) tests or equivalent
30 tests for the presence of prostate cancer' means serological tests for determining the
31 presence of prostate cytoplasmic protein (PSA) and the generation of antibodies to it, as
32 a novel marker for prostatic disease.

33 (c) Coverage for prostate-specific antigen (PSA) tests or equivalent tests for the
34 presence of prostate cancer shall be provided when recommended by a physician."

35 Sec. 4. G.S. 58-50-155 is amended by adding a new subsection to read:

36 "(a1) Notwithstanding G.S. 58-50-125(c), the standard health plan developed and
37 approved under G.S. 58-50-125 shall provide coverage for prostate-specific antigen
38 (PSA) tests or equivalent tests for the presence of prostate cancer at least equal to the
39 coverage required by G.S. 58-51-58."

40 Sec. 5. G.S. 58-54-10 is amended by adding the following new subsection to
41 read:

42 "(e1) Notwithstanding coverage provided by Medicare for prostate-specific antigen
43 (PSA) tests or equivalent tests for the presence of prostate cancer, every policy in force

1 in this State shall provide coverage at least equal to the coverage required by G.S. 58-
2 51-58."

3 Sec. 6. Nothing in this act shall apply to specified accident, specified disease,
4 hospital indemnity, or long-term care health insurance policies.

5 Sec. 7. This act is effective upon ratification.