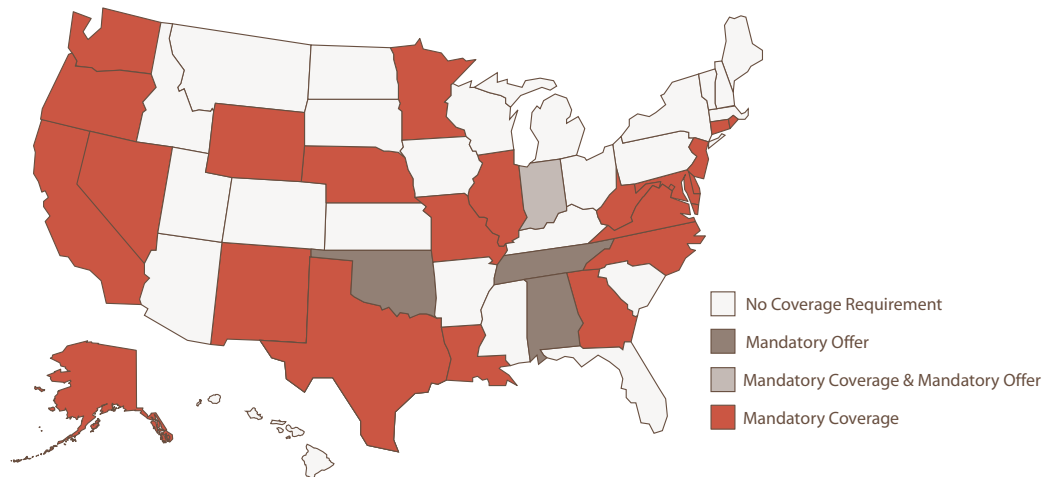




Colorectal Cancer

States with Laws Related to Third-Party Coverage for Colorectal Cancer Screening (as of June 30, 2007)



As of June 30, 2007, 28 states, including the **District of Columbia** (collectively, "states") have enacted laws that address third-party¹ coverage for colorectal cancer screening. Generally, these laws specify if insurers must provide or offer coverage and the types of insurers subject to these requirements. In addition, these laws usually specify the colorectal cancer screening tests that are covered and include the age and frequency requirements for the testing.

Across the country, 24 states require specified insurers to provide coverage for certain colorectal cancer screening tests, and three states—**Alabama, Oklahoma, and Tennessee**—require insurers to offer coverage. **Indiana's** law is unique in that it requires specified insurers to provide coverage; however, if the coverage is not employer-based, insurers must offer coverage.

The current American Cancer Society (ACS) screening guidelines for colorectal cancer recommend that beginning at age 50, both men and women should follow one of the five following testing schedules: (1) an annual fecal occult blood test (FOBT), (2) a flexible sigmoidoscopy every 5 years, (3) an annual FOBT plus flexible sigmoidoscopy every 5 years, (4) a double-contrast barium enema every 5 years, or (5) a colonoscopy every 10 years.² It is estimated that screening recommendations, properly employed, could prevent 50 percent of colorectal cancer deaths per year.³

Nineteen states specify that coverage must comply with the guidelines or recommendations of a named organization. Presently, 17 states—**Alabama, Alaska, Arkansas,**

Connecticut, District of Columbia, Georgia, Illinois, Indiana, Louisiana, Maryland, Missouri, Nevada, New Jersey, North Carolina, Rhode Island, Tennessee, and Virginia—require coverage or an offer of coverage conforming to the ACS's colorectal screening and surveillance guidelines. Many states also authorize compliance with the guidelines of professional medical societies or federal government agencies such as, the National Cancer Institute, the Centers for Disease Control and Prevention, the American College of Gastroenterology, the United States Preventive Services Task Force, or the American College of Radiology.

Six states—**Delaware, Nebraska, Oklahoma, Oregon, Texas, and West Virginia**—require certain types of insurers to provide coverage for colorectal cancer screening tests as specified in each of these state's laws.

Three states—**California, Minnesota, and Wyoming**—require certain insurers to provide coverage for colorectal cancer screening exams and tests but do not specify the tests covered or the age and frequency requirements.

- 1 Third-parties or insurers subject to the coverage requirements are not specified in this fact sheet, but may include one or more of the following: (1) individual or group insurers, (2) health maintenance or other managed care organizations, and/or (3) Medicaid or another state medical assistance plan.
- 2 Smith, R.A., von Eschenbach, A.C., Wender, R., et al. (2001). American Cancer Society guidelines for the early detection of cancer: update for early detection guidelines for prostate, colorectal, and endometrial cancers. *CA Cancer J Clin*, 51(1), 38-75.
- 3 National Cancer Institute's Colorectal Cancer Progress Review Group. (n.d.). Conquering Colorectal Cancer: A Blueprint for the Future. Retrieved March 29, 2005 from <http://prg.nci.nih.gov/colorectal/default.html>.

The SCLD contains information synthesized from state-level laws. The SCLD does not contain state-level regulations; executive orders; measures implemented by counties, cities, or other localities; case law; Attorneys General opinions; or data addressing the implementation of state laws—all of which vary significantly from the laws reported here.

Source: National Cancer Institute: State Cancer Legislative Database Program, Bethesda, MD, 2007

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State Laws Related to Third-Party Coverage for Colorectal Cancer Screening

(as of June 30, 2007)

| State | Coverage Requirement | American Cancer Society ¹ and/or American College of Gastroenterology Guidelines | Tests Covered | | | | Age and Frequency Requirements | |
|-------------------------|----------------------|---|-------------------------|---------------|-------------|------------------------------|--------------------------------|--|
| | | | Fecal Occult Blood Test | Sigmoidoscopy | Colonoscopy | Double Contrast Barium Enema | Age 50 and Older | Younger if High Risk, History, and/or Physician Recommendation |
| Alabama | ■ | ■ ¹ | ■ | ■ | ■ | ■ | ■ | ■ |
| Alaska | ● | ● ¹ | ● | ● | ● | ● | ● | ● |
| Arizona | | | | | | | | |
| Arkansas | ● | ● ¹ | ● | ● | ● | ● | ● | ● |
| California ⁵ | ● | | | | | | | |
| Colorado | | | | | | | | |
| Connecticut | ● | ● ^{1,2} | ● | ● | ● | ● | ● | ● |
| Delaware | ● | | ● | ● | ● | ● | ● | ● |
| District of Columbia | ● | ● ¹ | ● | ● | ● | ● | ● | ● |
| Florida | | | | | | | | |
| Georgia ⁶ | ● | ● ^{1,2} | ● | ● | ● | ● | ● | ● |
| Hawaii | | | | | | | | |
| Idaho | | | | | | | | |
| Illinois | ● | ● ^{1,2,4} (and NCI) | ● | ● | ● | ● | ● | ● |
| Indiana ⁷ | ● ■ | ● ¹ | ● | ● | ● | ● | ● | ● |
| Iowa | | | | | | | | |
| Kansas | | | | | | | | |
| Kentucky | | | | | | | | |
| Louisiana | ● | ● ^{1,2} | ● | ● | ● | ● | ● | ● |
| Maine | | | | | | | | |
| Maryland | ● | ● ¹ | ● | ● | ● | ● | ● | ● |
| Massachusetts | | | | | | | | |
| Michigan | | | | | | | | |
| Minnesota | ● | | | | | | | ● |
| Mississippi | | | | | | | | |
| Missouri | ● | ● ¹ | ● | ● | ● | ● | ● | ● |
| Montana | | | | | | | | |
| Nebraska | ● | ● ¹ | ● | ● | ● | ● | ● | ● |
| Nevada | ● | ● ¹ | ● | ● | ● | ● | ● | ● |
| New Hampshire | | | | | | | | |
| New Jersey | ● | ● ¹ | ● | ● | ● | ● | ● | ● |
| New Mexico | ● | ● ³ | | | | | | ● |
| New York | | | | | | | | |
| North Carolina | ● | ● ¹ | ● | ● | ● | ● | ● | ● |
| North Dakota | | | | | | | | |
| Ohio | | | | | | | | |
| Oklahoma | ■ | | | | | | ■ | ■ |
| Oregon | ● | | ● | ● | ● | ● | ● | ● |
| Pennsylvania | | | | | | | | |
| Rhode Island | ● | ● ¹ | ● | ● | ● | ● | ● | ● |
| South Carolina | | | | | | | | |
| South Dakota | | | | | | | | |
| Tennessee | ■ | ■ ^{1,3} | ■ | ■ | ■ | ■ | ■ | ■ |
| Texas | ● | | ● | ● | ● | | ● | |
| Utah | | | | | | | | |
| Vermont | | | | | | | | |
| Virginia | ● | ● ^{1,2} | ● | ● | ● | ● | ● | ● |
| Washington | ● | ● ^{3,4} | ● | ● | ● | ● | ● | ● |
| West Virginia | ● | | ● | ● | ● | ● | ● | ● |
| Wisconsin | | | | | | | | |
| Wyoming ⁸ | ● | | | | | | | |
| Totals | 28 | 19 | 24 | 23 | 23 | 22 | 24 | 23 |

Notes: ¹ The American Cancer Society recommends one of the following five testing schedules for men and women, beginning at age 50: (1) annual fecal occult blood test (FOBT), (2) flexible sigmoidoscopy every 5 years, (3) annual FOBT plus flexible sigmoidoscopy every 5 years, (4) double-contrast barium enema every 5 years, or (5) colonoscopy every 10 years.
² California's law requires certain insurers to provide coverage for all generally medically accepted cancer screening tests.
³ In Indiana, an offer of coverage is required by insurers if the coverage is not employer-based; otherwise coverage is required.
⁴ Wyoming's law requires certain insurers to provide coverage for colorectal cancer screening exams and laboratory tests.
⁵ California's law requires specified insurers to provide coverage for all generally medically accepted cancer screening tests.
⁶ Georgia law requires coverage to comply with ACS guidelines in consultation with the ACG and American College of Radiology.
⁷ In Indiana, an offer of coverage is required by insurers to provide coverage for colorectal cancer screening exams and laboratory tests.
⁸ Wyoming's law requires certain insurers to provide coverage for colorectal cancer screening exams and laboratory tests.

Key: ●=Coverage Required
 ■=Coverage Must Be Offered