

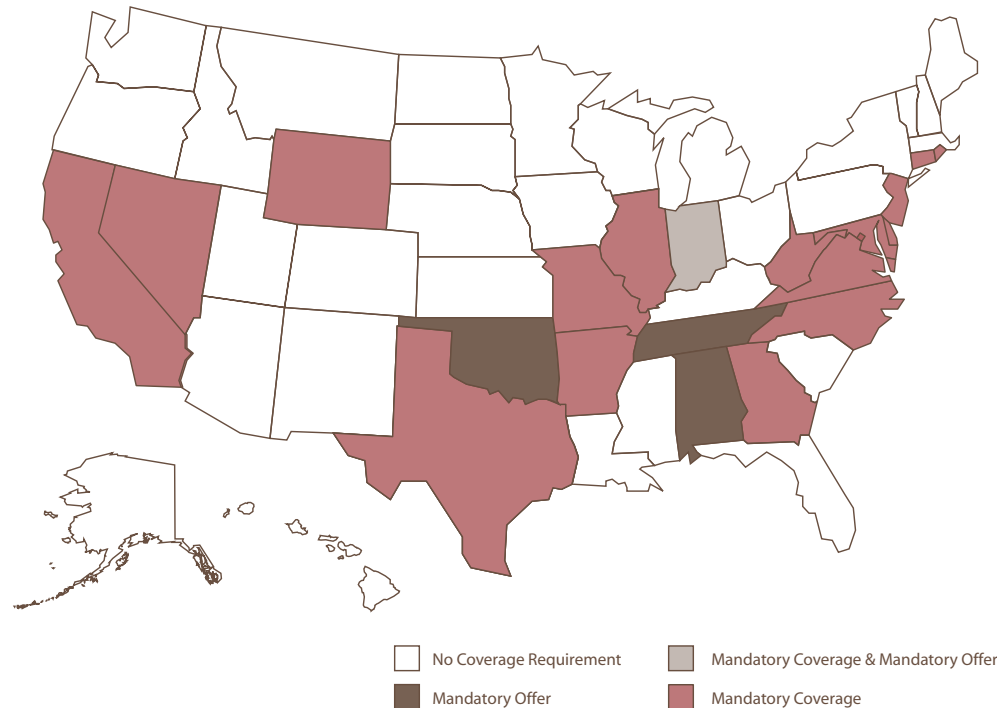


Fact Sheet: Colorectal Cancer

State Cancer
Legislative Database
Program, NCI

States with Laws Related to Third-Party Coverage for Colorectal Cancer Screening

(as of June 30, 2005)



As of June 30, 2005, 21 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, 18 states require specified insurers to provide coverage for certain colorectal cancer screening tests, and three states—**Alabama, Oklahoma, and Tennessee**—require insurers to offer such 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 Presently,

14 states require coverage conforming to the ACS's colorectal screening and surveillance guidelines. In **Connecticut, Georgia, Illinois, and Virginia**, the age and frequency requirements must be in accordance with the recommendations of both the ACS and the American College of Gastroenterology.

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

Two states—**California 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 Eschenback, 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 may vary significantly from the laws reported herein.

Source: National Cancer Institute: State Cancer Legislative Database Program, Bethesda, MD, 2005.

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

(as of June 30, 2005)

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	■	■ ACS	■	■	■	■	■	■
Alaska								
Arizona								
Arkansas	●		●	●	●	●	●	●
California ²	●							
Colorado								
Connecticut	●	● ACS/ACG	●	●	●	●	●	●
Delaware	●		●	●	●	●	●	●
District of Columbia	●	● ACS	●	●	●	●	●	●
Florida								
Georgia	●	● ACS/ACG	●	●	●	●	●	●
Hawaii								
Idaho								
Illinois	●	● ACS/ACG	●	●	●	●	●	●
Indiana ³	● ■	● ACS	●	●	●	●	●	●
Iowa								
Kansas								
Kentucky								
Louisiana								
Maine								
Maryland	●	● ACS	●	●	●	●	●	●
Massachusetts								
Michigan								
Minnesota								
Mississippi								
Missouri	●	● ACS	●	●	●	●	●	●
Montana								
Nebraska								
Nevada	●	● ACS	●	●	●	●	●	●
New Hampshire								
New Jersey	●	● ACS	●	●	●	●	●	●
New Mexico								
New York								
North Carolina	●	● ACS	●	●	●	●	●	●
North Dakota								
Ohio								
Oklahoma	■						■	■
Oregon								
Pennsylvania								
Rhode Island	●	● ACS	●	●	●	●	●	●
South Carolina								
South Dakota								
Tennessee	■	■ ACS	■	■	■	■	■	■
Texas	●		●	●	●		●	
Utah								
Vermont								
Virginia	●	● ACS/ACG	●	●	●	●	●	●
Washington								
West Virginia	●		●	●	●	●	●	●
Wisconsin								
Wyoming ⁴	●							
Totals	21	14	18	18	18	17	19	18

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.

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