

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1993

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SENATE BILL 500

Short Title: PSA Tests for Men Over 50.

(Public)

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Sponsors: Senators Forrester; Walker, Richardson, Lee, Codington, Hyde, Harris, Cochran, Allran, Gunter, Kaplan, Ward, and Carpenter.

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Referred to: Insurance.

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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 or 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 or annually for all men 50 years of age or older."

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 or  
19 annually for all men 50 years of age or older."

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

22 **"§ 58-67-77. Coverage for prostate-specific antigen (PSA) tests.**

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

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

34       (c) Coverage for prostate-specific antigen (PSA) tests or equivalent tests for the  
35 presence of prostate cancer shall be provided when recommended by a physician or  
36 annually for all men 50 years of age or older."

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

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

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

1        "(e1) Notwithstanding coverage provided by Medicare for prostate-specific antigen  
2 (PSA) tests or equivalent tests for the presence of prostate cancer, every policy in force  
3 in this State shall provide coverage at least equal to the coverage required by G.S. 58-  
4 51-58."

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

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