S. 1641

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

IN THE SENATE OF THE UNITED STATES

September 24, 1999

Mrs. Feinstein introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

A BILL

- To amend the Employee Retirement Income Security Act of 1974, Public Health Service Act, and the Internal Revenue Code of 1986 to require that group and individual health insurance coverage and group health plans provide coverage of cancer screening.
 - 1 Be it enacted by the Senate and House of Representa-
 - 2 tives of the United States of America in Congress assembled,
 - 3 SECTION 1. SHORT TITLE.
 - 4 This Act may be cited as the "Cancer Screening Cov-
 - 5 erage Act of 1999".
 - 6 SEC. 2. CANCER SCREENING COVERAGE.
 - 7 (a) Group Health Plans.—

1	(1) Public Health Service act Amend-
2	MENTS.—
3	(A) In general.—Subpart 2 of part A of
4	title XXVII of the Public Health Service Act
5	(42 U.S.C. 300gg-4 et seq.) is amended by
6	adding at the end the following new section:
7	"SEC. 2707. COVERAGE OF CANCER SCREENING.
8	"(a) REQUIREMENT.—A group health plan, and a
9	health insurance issuer offering group health insurance
10	coverage, shall provide coverage and payment under the
11	plan or coverage for the following items and services under
12	terms and conditions that are no less favorable than the
13	terms and conditions applicable to other screening benefits
14	otherwise provided under the plan or coverage:
15	"(1) Mammograms.—In the case of a female
16	participant or beneficiary who is 40 years of age or
17	older, or is under 40 years of age but is at high risk
18	(as defined in subsection (e)) of developing breast
19	cancer, an annual mammography (as defined in sec-
20	tion 1861(jj) of the Social Security Act) conducted
21	by a facility that has a certificate (or provisional cer-
22	tificate) issued under section 354 of the Public
23	Health Service Act.
24	"(2) CLINICAL BREAST EXAMINATIONS.—In the
25	case of a female participant or beneficiary who—

1	"(A)(i) is 40 years of age or older or (ii)
2	is at least 20 (but less than 40) years of age
3	and is at high risk of developing breast cancer,
4	an annual clinical breast examination; or
5	"(B) is at least 20, but less than 40, years
6	of age and who is not at high risk of developing
7	breast cancer, a clinical breast examination
8	each 3 years.
9	"(3) Pap tests and pelvic examinations.—
10	In the case of a female participant or beneficiary
11	who is 18 years of age or older, or who is under 18
12	years of age and is or has been sexually active—
13	"(A) an annual diagnostic laboratory test
14	(popularly known as a 'pap smear') consisting
15	of a routine exfoliative cytology test (Papani-
16	colaou test) provided to a woman for the pur-
17	pose of early detection of cervical or vaginal
18	cancer and including an interpretation by a
19	qualified health professional of the results of
20	the test; and
21	"(B) an annual pelvic examination.
22	"(4) Colorectal cancer screening proce-
23	DURES.—In the case of a participant or beneficiary
24	who is 50 years of age or older, or who is under 50
25	years of age and is at high risk of developing

colorectal cancer, the procedures described in section 1861(pp)(1) of the Social Security Act (42 U.S.C. 1395x(pp)(1)) or section 4104(a)(2) of the Balanced Budget Act of 1997 (111 Stat. 362), shall be fur-nished to the individual for the purpose of early de-tection of colorectal cancer. The group health plan or health insurance issuer shall provide coverage for the method and frequency of colorectal cancer screening determined to be appropriate by a health care provider treating such participant or bene-ficiary, in consultation with the participant or bene-ficiary.

"(5) Prostate cancer screening.—In the case of a participant or beneficiary who is 50 years of age or older, or who is a male who is at high risk for prostate cancer (such as an African American or a male who has a history of prostate cancer in close family members), an annual test consisting of any (or all) of the procedures described in section 1861(00)(2) of Social Security Act (42 U.S.C. 1395x(00)(2)) provided for the purpose of early detection of prostate cancer.

"(6) OTHER TESTS AND PROCEDURES.—Such other tests or procedures for the detection of cancer, and modifications to the tests and procedures, with

- 1 such frequency, as the Secretary determines to be
- 2 appropriate, in consultation with appropriate organi-
- 3 zations and agencies, for the diagnosis or detection
- 4 of cancer.
- 5 "(b) Prohibitions.—A group health plan, and a
- 6 health insurance issuer offering group health insurance
- 7 coverage in connection with a group health plan, shall
- 8 not—
- 9 "(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;
- 13 "(2) provide monetary payments or rebates to
- individuals to encourage such individuals to accept
- less than the minimum protections available under
- this section;
- 17 "(3) penalize or otherwise reduce or limit the
- 18 reimbursement of a provider because such provider
- provided care to an individual participant or bene-
- ficiary in accordance with this section; or
- 21 "(4) provide incentives (monetary or otherwise)
- to a provider to induce such provider to provide care
- to an individual participant or beneficiary in a man-
- 24 ner inconsistent with this section.
- 25 "(c) Rules of Construction.—

- "(1) Nothing in this section shall be construed to require an individual who is a participant or beneficiary to undergo a procedure, examination, or test described in subsection (a).
- 5 "(2) Nothing in this section shall be construed 6 as preventing a group health plan or issuer from im-7 posing deductibles, coinsurance, or other cost-shar-8 ing in relation to benefits described in subsection (a) 9 consistent with such subsection, except that such co-10 insurance or other cost-sharing shall not discrimi-11 nate on any basis related to the coverage required 12 under this section.
- "(d) Notice.—A group health plan under this part shall comply with the notice requirement under section 714(d) of the Employee Retirement Income Security Act of 1974 with respect to the requirements of this section as if such section applied to such plan.
- "(e) High Risk Defined.—For purposes of this section, an individual is considered to be at 'high risk' of developing a particular type of cancer if, under guidelines developed or recognized by the Secretary based upon scientific evidence, the individual—
- "(1) has one or more close family members whohave developed that type of cancer;
- 25 "(2) has previously had that type of cancer;

1	"(3) has the presence of an appropriate recog-
2	nized gene marker that is identified as putting the
3	individual at a higher risk of developing that type of
4	cancer; or
5	"(4) has other predisposing factors that signifi-
6	cantly increases the risk of the individual con-
7	tracting that type of cancer.
8	For purposes of this subsection, the term 'type of cancer'
9	includes other types of cancer that the Secretary recog-
10	nizes as closely related for purposes of establishing risk.".
11	(B) Technical amendment.—Section
12	2723(c) of the Public Health Service Act (42
13	U.S.C. 300gg-23(c)) is amended by striking
14	"section 2704" and inserting "sections 2704
15	and 2707".
16	(2) ERISA AMENDMENTS.—
17	(A) In general.—Subpart B of part 7 of
18	subtitle B of title I of the Employee Retirement
19	Income Security Act of 1974 (29 U.S.C. 1185
20	et seq.) is amended by adding at the end the
21	following new section:
22	"SEC. 714. COVERAGE OF CANCER SCREENING.
23	"(a) Requirement.—A group health plan, and a
24	health insurance issuer offering group health insurance
25	coverage, shall provide coverage and payment under the

1	plan or coverage for the following items and services under
2	terms and conditions that are no less favorable than the
3	terms and conditions applicable to other screening benefits
4	otherwise provided under the plan or coverage:
5	"(1) Mammograms.—In the case of a female
6	participant or beneficiary who is 40 years of age or
7	older, or is under 40 years of age but is at high risk
8	(as defined in subsection (e)) of developing breast
9	cancer, an annual mammography (as defined in sec-
10	tion 1861(jj) of the Social Security Act) conducted
11	by a facility that has a certificate (or provisional cer-
12	tificate) issued under section 354 of the Public
13	Health Service Act.
14	"(2) CLINICAL BREAST EXAMINATIONS.—In the
15	case of a female participant or beneficiary who—
16	"(A)(i) is 40 years of age or older or (ii)
17	is at least 20 (but less than 40) years of age
18	and is at high risk of developing breast cancer,
19	an annual clinical breast examination; or
20	"(B) is at least 20, but less than 40, years
21	of age and who is not at high risk of developing
22	breast cancer, a clinical breast examination
23	each 3 years.
24	"(3) Pap tests and pelvic examinations.—
25	In the case of a female participant or beneficiary

who is 18 years of age or older, or who is under 18 years of age and is or has been sexually active—

"(A) an annual diagnostic laboratory test (popularly known as a 'pap smear') consisting of a routine exfoliative cytology test (Papanicolaou test) provided to a woman for the purpose of early detection of cervical or vaginal cancer and including an interpretation by a qualified health professional of the results of the test; and

"(B) an annual pelvic examination.

"(4) Colorectal cancer screening procedures.—In the case of a participant or beneficiary who is 50 years of age or older, or who is under 50 years of age and is at high risk of developing colorectal cancer, the procedures described in section 1861(pp)(1) of the Social Security Act (42 U.S.C. 1395x(pp)(1)) or section 4104(a)(2) of the Balanced Budget Act of 1997 (111 Stat. 362), shall be furnished to the individual for the purpose of early detection of colorectal cancer. The group health plan or health insurance issuer shall provided coverage for the method and frequency of colorectal cancer screening determined to be appropriate by a health care provider treating such participant or bene-

- ficiary, in consultation with the participant or bene-ficiary.
- 3 "(5) Prostate cancer screening.—In the case of a participant or beneficiary who is 50 years 5 of age or older, or who is a male who is at high risk 6 for prostate cancer (such as an African American or 7 a male who has a history of prostate cancer in close 8 family members), an annual test consisting of any 9 (or all) of the procedures described in section 10 1861(oo)(2) of Social Security Act (42 U.S.C. 11 1395x(oo)(2)) provided for the purpose of early de-12 tection of prostate cancer.
 - "(6) OTHER TESTS AND PROCEDURES.—Such other tests or procedures for the detection of cancer, and modifications to the tests and procedures, with such frequency, as the Secretary determines to be appropriate, in consultation with appropriate organizations and agencies, for the diagnosis or detection of cancer.
- 20 "(b) Prohibitions.—A group health plan, and a 21 health insurance issuer offering group health insurance 22 coverage in connection with a group health plan, may
- 23 not—

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24 "(1) deny to an individual eligibility, or contin-25 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 beneficiary in accordance with this section; or
 - "(4) provide incentives (monetary or otherwise) to a provider to induce such provider to provide care to an individual participant or beneficiary in a manner inconsistent with this section.

"(c) Rules of Construction.—

- "(1) Nothing in this section shall be construed to require an individual who is a participant or beneficiary to undergo a procedure, examination, or test described in subsection (a).
- "(2) Nothing in this section shall be construed as preventing a group health plan or issuer from imposing deductibles, coinsurance, or other cost-sharing in relation to benefits described in subsection (a) consistent with such subsection, except that such coinsurance or other cost-sharing shall not discrimi-

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1	nate on any basis related to the coverage required
2	under this section.
3	"(d) Notice Under Group Health Plan.—The
4	imposition of the requirement of this section shall be treat-
5	ed as a material modification in the terms of the plan de-
6	scribed in section 102(a)(1), for purposes of assuring no-
7	tice of such requirements under the plan; except that the
8	summary description required to be provided under the
9	last sentence of section 104(b)(1) with respect to such
10	modification shall be provided by not later than 60 days
11	after the first day of the first plan year in which such
12	requirement apply.
13	"(e) High Risk Defined.—For purposes of this
14	section, an individual is considered to be at 'high risk' of
15	developing a particular type of cancer if, under guidelines
16	developed or recognized by the Secretary based upon sci-
17	entific evidence, the individual—
18	"(1) has one or more close family members who
19	have developed that type of cancer;
20	"(2) has previously had that type of cancer;
21	"(3) has the presence of an appropriate recog-
22	nized gene marker that is identified as putting the
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_	individual at a higher risk of developing that type of

1	"(4) has other predisposing factors that signifi-
2	cantly increases the risk of the individual con-
3	tracting that type of cancer.
4	For purposes of this subsection, the term 'type of cancer'
5	includes other types of cancer that the Secretary recog-
6	nizes as closely related for purposes of establishing risk.".
7	(B) TECHNICAL AMENDMENTS.—
8	(i) Section 731(c) of the Employee
9	Retirement Income Security Act of 1974
10	(29 U.S.C. 1191(c)) is amended by strik-
11	ing "section 711" and inserting "sections
12	711 and 714".
13	(ii) Section 732(a) of the Employee
14	Retirement Income Security Act of 1974
15	(29 U.S.C. 1191a(a)) is amended by strik-
16	ing "section 711" and inserting "sections
17	711 and 714".
18	(iii) The table of contents in section 1
19	of the Employee Retirement Income Secu-
20	rity Act of 1974 is amended by inserting
21	after the item relating to section 713 the
22	following new item:
	"Sec. 714. Coverage of cancer screening.".
23	(3) Internal revenue code amend-
24	MENTS.—Subchapter B of chapter 100 of the Inter-
25	nal Revenue Code of 1986 is amended—

1	(A) in the table of sections, by inserting
2	after the item relating to section 9812 the fol-
3	lowing new item:
	"Sec. 9813. Coverage of cancer screening."; and
4	(B) by inserting after section 9812 the fol-
5	lowing:
6	"SEC. 9813. COVERAGE OF CANCER SCREENING.
7	"(a) Requirement.—A group health plan shall pro-
8	vide coverage and payment under the plan for the fol-
9	lowing items and services under terms and conditions that
10	are no less favorable than the terms and conditions appli-
11	cable to other screening benefits otherwise provided under
12	the plan:
13	"(1) Mammograms.—In the case of a female
14	participant or beneficiary who is 40 years of age or
15	older, or is under 40 years of age but is at high risk
16	(as defined in subsection (d)) of developing breast
17	cancer, an annual mammography (as defined in sec-
18	tion 1861(jj) of the Social Security Act) conducted
19	by a facility that has a certificate (or provisional cer-
20	tificate) issued under section 354 of the Public
21	Health Service Act.
22	"(2) CLINICAL BREAST EXAMINATIONS.—In the
23	case of a female participant or beneficiary who—
24	"(A)(i) is 40 years of age or older or (ii)
25	is at least 20 (but less than 40) years of age

1	and is at high risk of developing breast cancer,
2	an annual clinical breast examination; or
3	"(B) is at least 20, but less than 40, years
4	of age and who is not at high risk of developing
5	breast cancer, a clinical breast examination
6	each 3 years.
7	"(3) Pap tests and pelvic examinations.—
8	In the case of a female participant or beneficiary
9	who is 18 years of age or older, or who is under
10	18 years of age and is or has been sexually active—
11	"(A) an annual diagnostic laboratory test
12	(popularly known as a 'pap smear') consisting
13	of a routine exfoliative cytology test (Papani-
14	colaou test) provided to a woman for the pur-
15	pose of early detection of cervical or vaginal
16	cancer and including an interpretation by a
17	qualified health professional of the results of
18	the test; and
19	"(B) an annual pelvic examination.
20	"(4) Colorectal cancer screening proce-
21	DURES.—In the case of a participant or beneficiary
22	who is 50 years of age or older, or who is under 50
23	years of age and is at high risk of developing
24	colorectal cancer, the procedures described in section
25	1861(pp)(1) of the Social Security Act (42 U.S.C.

1395x(pp)(1)) or section 4104(a)(2) of the Balanced Budget Act of 1997 (111 Stat. 362), shall be fur-nished to the individual for the purpose of early detection of colorectal cancer. The group health plan or health insurance issuer shall provide coverage for the method and frequency of colorectal cancer screening determined to be appropriate by a health care provider treating such participant or bene-ficiary, in consultation with the participant or bene-ficiary.

- "(5) Prostate cancer screening.—In the case of a participant or beneficiary who is 50 years of age or older, or who is a male who is at high risk for prostate cancer (such as an African American or a male who has a history of prostate cancer in close family members), an annual test consisting of any (or all) of the procedures described in section 1861(oo)(2) of Social Security Act (42 U.S.C. 1395x(oo)(2)) provided for the purpose of early detection of prostate cancer.
- "(6) OTHER TESTS AND PROCEDURES.—Such other tests or procedures for the detection of cancer, and modifications to the tests and procedures, with such frequency, as the Secretary determines to be appropriate, in consultation with appropriate organi-

1	zations and agencies, for the diagnosis or detection
2	of cancer.
3	"(b) Prohibitions.—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 a provider to induce such provider to provide care
18	to an individual participant or beneficiary in a man-
19	ner 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 a procedure, examination, or test
24	described in subsection (a).

1	"(2) Nothing in this section shall be construed
2	as preventing a group health plan from imposing
3	deductibles, coinsurance, or other cost-sharing in re-
4	lation to benefits described in subsection (a) con-
5	sistent with such subsection, except that such coin-
6	surance or other cost-sharing shall not discriminate
7	on any basis related to the coverage required under
8	this section.
9	"(d) High Risk Defined.—For purposes of this
10	section, an individual is considered to be at 'high risk' of
11	developing a particular type of cancer if, under guidelines
12	developed or recognized by the Secretary based upon sci-
13	entific evidence, the individual—
14	"(1) has one or more close family members who
15	have developed that type of cancer;
16	"(2) has previously had that type of cancer;
17	"(3) has the presence of an appropriate recog-
18	nized gene marker that is identified as putting the
19	individual at a higher risk of developing that type of
20	cancer; or
21	"(4) has other predisposing factors that signifi-
22	cantly increases the risk of the individual con-
23	tracting that type of cancer.

- 1 For purposes of this subsection, the term 'type of cancer'
- 2 includes other types of cancer that the Secretary recog-
- 3 nizes as closely related for purposes of establishing risk.".
- 4 (b) Individual Health Insurance.—
- 5 (1) IN GENERAL.—Part B of title XXVII of the
- 6 Public Health Service Act is amended by inserting
- 7 after section 2752 (42 U.S.C. 300gg-52) the fol-
- 8 lowing new section:
- 9 "SEC. 2753. STANDARD RELATING PATIENT FREEDOM OF
- 10 CHOICE.
- 11 "(a) In General.—The provisions of section 2707
- 12 (other than subsection (d)) shall apply to health insurance
- 13 coverage offered by a health insurance issuer in the indi-
- 14 vidual market with respect to an enrollee under such cov-
- 15 erage in the same manner as they apply to health insur-
- 16 ance coverage offered by a health insurance issuer in con-
- 17 nection with a group health plan in the small or large
- 18 group market to a participant or beneficiary in such plan.
- 19 "(b) Notice.—A health insurance issuer under this
- 20 part shall comply with the notice requirement under sec-
- 21 tion 714(d) of the Employee Retirement Income Security
- 22 Act of 1974 with respect to the requirements referred to
- 23 in subsection (a) as if such section applied to such issuer
- 24 and such issuer were a group health plan.".

1	(2) TECHNICAL AMENDMENT.—Section
2	2762(b)(2) of such Act (42 U.S.C. 300gg-62(b)(2))
3	is amended by striking "section 2751" and inserting
4	"sections 2751 and 2753".
5	(c) Effective Dates.—
6	(1) Group Health Plans.—Subject to para-
7	graph (3), the amendments made by subsection (a)
8	shall apply with respect to group health plans for
9	plan years beginning on or after January 1, 2000.
10	(2) Individual plans.—The amendment made
11	by subsection (b) shall apply with respect to health
12	insurance coverage offered, sold, issued, renewed, in
13	effect, or operated in the individual market on or
14	after such date.
15	(3) Collective Bargaining agreement.—In
16	the case of a group health plan maintained pursuant
17	to 1 or more collective bargaining agreements be-
18	tween employee representatives and 1 or more em-
19	ployers ratified before the date of enactment of this
20	Act, the amendments made to subsection (a) shall
21	not apply to plan years beginning before the later
22	of—
23	(A) the date on which the last collective
24	bargaining agreements relating to the plan ter-

minates (determined without regard to any ex-

1	tension thereof agreed to after the date of en-
2	actment of this Act), or
3	(B) January 1, 2000.
4	For purposes of subparagraph (A), any plan amend-
5	ment made pursuant to a collective bargaining
6	agreement relating to the plan which amends the
7	plan solely to conform to any requirement added by
8	subsection (a) shall not be treated as a termination
9	of such collective bargaining agreement.
10	(d) Coordinated Regulations.—Section 104(1)
11	of Health Insurance Portability and Accountability Act of
12	1996 is amended by striking "this subtitle (and the
13	amendments made by this subtitle and section 401)" and
14	inserting "the provisions of part 7 of subtitle B of title
15	I of the Employee Retirement Income Security Act of
16	1974, the provisions of parts A and C of title XXVII of
17	the Public Health Service Act, and chapter 100 of the In-
18	ternal Revenue Code of 1986".
19	(e) Modification of Coverage.—
20	(1) IN GENERAL.—The Secretary of Health and
21	Human Services may, by regulation, modify the cov-
22	erage requirements applicable pursuant to the
23	amendments made by this Act to reflect changes in
24	medical practice or new scientific knowledge, on the

- Secretary's own initiative or upon petition of an individual or organization.
 - (2) Consultation.—In modifying coverage requirements under paragraph (1), the Secretary of Health and Human Services shall consult with appropriate organizations, experts, and agencies.
 - (3) Petitions.—The Secretary of Health and Human Services may issue requirements for the petitioning process under paragraph (1), including requirements that the petition be in writing and include scientific or medical bases for the modification sought. Upon receipt of such a petition, the Secretary shall respond to the petitioner and decide whether to propose a regulation proposing a change within 90 days of such receipt. If a regulation is required, the Secretary shall propose such regulation within 6 months of such determination. The Secretary shall provide the petitioner the reasons for the decision of the Secretary. The Secretary may make changes requested by a petitioner in whole or in part.

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