# H. R. 822

To amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, the Internal Revenue Code of 1986, and title 5, United States Code, to require individual and group health insurance coverage and group health plans and Federal employees health benefit plans to provide coverage for routine HIV/AIDS screening.

## IN THE HOUSE OF REPRESENTATIVES

February 5, 2007

Ms. Waters (for herself, Ms. Lee, Mrs. Christensen, Mr. Stark, Ms. Carson, and Mr. Towns) introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committees on Education and Labor, Ways and Means, and Oversight and Government Reform, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

# A BILL

To amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, the Internal Revenue Code of 1986, and title 5, United States Code, to require individual and group health insurance coverage and group health plans and Federal employees health benefit plans to provide coverage for routine HIV/AIDS screening.

- 1 Be it enacted by the Senate and House of Representa-
- 2 tives of the United States of America in Congress assembled,

#### SECTION 1. SHORT TITLE; FINDINGS.

2	(a) Short Title.—This Act may be cited as the
3	"Routine HIV/AIDS Screening Coverage Act of 2007".

- 4 (b) FINDINGS.—Congress finds the following:
- 5 (1) HIV/AIDS continues to infect and kill thou-6 sands of Americans, 25 years after the first cases 7 were reported.
- 8 (2) It has been estimated that at least 1.6 mil-9 lion Americans have been infected by HIV/AIDS 10 since the beginning of the epidemic and over 11 500,000 of them have died.
  - (3) The HIV/AIDS epidemic has disproportionately impacted African Americans and Hispanic Americans and its impact on women is growing.
    - (4) It has been estimated that between 24 and 27 percent of those infected with HIV/AIDS in the United States do not know they are infected.
    - (5) Not all individuals who have been infected with HIV/AIDS demonstrate clinical indications or fall into high risk categories.
    - (6) The Centers for Disease Control and Prevention has determined that increasing the proportion of people who know their HIV/AIDS status is an essential component of comprehensive HIV/AIDS treatment and prevention efforts and that early di-

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1	agnosis is critical in order for people with HIV/
2	AIDS to receive life-extending therapy.
3	(7) On September 21, 2006, the Centers for
4	Disease Control and Prevention released new guide-
5	lines that recommend routine HIV/AIDS screening
6	in health care settings for all patients aged 13-64,
7	regardless of risk.
8	(8) Standard health insurance plans generally
9	cover HIV/AIDS screening when there are clinical
10	indications of infection or when there are known risk
11	factors present.
12	(9) Requiring health insurance plans to cover
13	routine HIV/AIDS screening could play a critical
14	role in preventing the spread of HIV/AIDS and al-
15	lowing infected individuals to receive effective treat-
16	ment.
17	SEC. 2. COVERAGE FOR ROUTINE HIV/AIDS SCREENING
18	UNDER GROUP HEALTH PLANS, INDIVIDUAL
19	HEALTH INSURANCE COVERAGE, AND FEHBP
20	(a) Group Health Plans.—
21	(1) Public Health Service act Amend-
22	MENTS.—Subpart 2 of part A of title XXVII of the
23	Public Health Service Act is amended by adding at

the end the following new section:

### 1 "SEC. 2707. COVERAGE FOR ROUTINE HIV/AIDS SCREENING.

- 2 "(a) COVERAGE.—A group health plan, and a health
- 3 insurance issuer offering group health insurance coverage,
- 4 shall provide coverage for routine HIV/AIDS screening
- 5 under terms and conditions that are no less favorable than
- 6 the terms and conditions applicable to other routine health
- 7 screenings.
- 8 "(b) Prohibitions.—A group health plan, and a
- 9 health insurance issuer offering group health insurance
- 10 coverage, shall not—
- 11 "(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;
- 15 "(2) denv coverage for routine HIV/AIDS
- screening on the basis that there are no known risk
- factors present, or the screening is not clinically in-
- dicated, medically necessary, or pursuant to a refer-
- ral, consent, or recommendation by any health care
- 20 provider;
- 21 "(3) provide monetary payments, rebates, or
- other benefits to individuals to encourage such indi-
- viduals to accept less than the minimum protections
- 24 available under this section;
- 25 "(4) 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;
- "(5) 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; or
- "(6) deny to an individual participant or beneficiary continued eligibility to enroll or to renew coverage under the terms of the plan, solely because of the results of an HIV/AIDS test or other HIV/AIDS screening procedure for the individual or any other individual.
- 13 "(c) RULES OF CONSTRUCTION.—Nothing in this 14 section shall be construed—
  - "(1) to require an individual who is a participant or beneficiary to undergo HIV/AIDS screening; or
- 18 "(2) as preventing a group health plan or issuer from imposing deductibles, coinsurance, or other 19 20 cost-sharing in relation to HIV/AIDS screening, ex-21 cept that such deductibles, coinsurance or other 22 cost-sharing may not be greater than the 23 deductibles, coinsurance, or other cost-sharing im-24 posed on other routine health screenings.

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- 1 "(d) NOTICE.—A group health plan under this part
- 2 shall comply with the notice requirement under section
- 3 714(d) of the Employee Retirement Income Security Act
- 4 of 1974 with respect to the requirements of this section
- 5 as if such section applied to such plan.
- 6 "(e) Preemption.—Nothing in this section shall be
- 7 construed to preempt any State law in effect on the date
- 8 of enactment of this section with respect to health insur-
- 9 ance coverage that requires coverage of at least the cov-
- 10 erage of HIV/AIDS screening otherwise required under
- 11 this section.".
- 12 (2) ERISA AMENDMENTS.—(A) Subpart B of
- part 7 of subtitle B of title I of the Employee Re-
- tirement Income Security Act of 1974 is amended by
- adding at the end the following new section:
- 16 "SEC. 714. COVERAGE FOR ROUTINE HIV/AIDS SCREENING.
- 17 "(a) COVERAGE.—A group health plan, and a health
- 18 insurance issuer offering group health insurance coverage,
- 19 shall provide coverage for routine HIV/AIDS screening
- 20 under terms and conditions that are no less favorable than
- 21 the terms and conditions applicable to other routine health
- 22 screenings.
- 23 "(b) Prohibitions.—A group health plan, and a
- 24 health insurance issuer offering group health insurance
- 25 coverage, shall not—

- "(1) deny to an individual eligibility, or continued 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) deny coverage for routine HIV/AIDS screening on the basis that there are no known risk factors present, or the screening is not clinically indicated, medically necessary, or pursuant to a referral, consent, or recommendation by any health care provider;
  - "(3) provide monetary payments, rebates, or other benefits to individuals to encourage such individuals to accept less than the minimum protections available under this section;
  - "(4) 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;
  - "(5) 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; or
  - "(6) deny to an individual participant or beneficiary continued eligibility to enroll or to renew coverage under the terms of the plan, solely because of

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- 1 the results of an HIV/AIDS test or other HIV/AIDS
- 2 screening procedure for the individual or any other
- 3 individual.
- 4 "(c) Rules of Construction.—Nothing in this
- 5 section shall be construed—
- 6 "(1) to require an individual who is a partici-
- 7 pant or beneficiary to undergo HIV/AIDS screening;
- 8 or
- 9 "(2) as preventing a group health plan or issuer
- from imposing deductibles, coinsurance, or other
- 11 cost-sharing in relation to HIV/AIDS screening, ex-
- cept that such deductibles, coinsurance or other
- 13 cost-sharing may not be greater than the
- deductibles, coinsurance, or other cost-sharing im-
- posed on other routine health screenings.
- 16 "(d) Notice Under Group Health Plan.—A
- 17 group health plan, and a health insurance issuer providing
- 18 health insurance coverage in connection with a group
- 19 health plan, shall provide notice to each participant and
- 20 beneficiary under such plan regarding the coverage re-
- 21 quired by this section in accordance with regulations pro-
- 22 mulgated by the Secretary. Such notice shall be in writing
- 23 and prominently positioned in any literature or cor-
- 24 respondence made available or distributed by the plan or
- 25 issuer and shall be transmitted—

1	"(1) in the next mailing made by the plan or
2	issuer to the participant or beneficiary;
3	"(2) as part of any yearly informational packet
4	sent to the participant or beneficiary; or
5	"(3) not later than January 1, 2008;
6	whichever is earliest.
7	"(e) Preemption, Relation to State Laws.—
8	"(1) In general.—Nothing in this section
9	shall be construed to preempt any State law in effect
10	on the date of enactment of this section with respect
11	to health insurance coverage that requires coverage
12	of at least the coverage of HIV/AIDS screening oth-
13	erwise required under this section.
14	"(2) ERISA.—Nothing in this section shall be
15	construed to affect or modify the provisions of sec-
16	tion 514 with respect to group health plans.".
17	(B) Section 732(a) of such Act (29 U.S.C.
18	1191a(a)) is amended by striking "section 711" and
19	inserting "sections 711 and 714".
20	(C) The table of contents in section 1 of such
21	Act is amended by inserting after the item relating
22	to section 713 the following new item:
	"Sec. 714. Coverage for routine HIV/AIDS screening.".
23	(3) Internal revenue code amend-
24	MENTS.—(A) Subchapter B of chapter 100 of the

1	Internal Revenue Code of 1986 is amended by in-
2	serting after section 9812 the following:
3	"SEC. 9813. COVERAGE FOR ROUTINE HIV/AIDS SCREENING
4	"(a) Coverage.—A group health plan shall provide
5	coverage for routine HIV/AIDS screening under terms
6	and conditions that are no less favorable than the terms
7	and conditions applicable to other routine health
8	screenings.
9	"(b) Prohibitions.—A group health plan shall
10	not—
11	"(1) deny to an individual eligibility, or contin-
12	ued eligibility, to enroll or to renew coverage under
13	the terms of the plan, solely for the purpose of
14	avoiding the requirements of this section;
15	"(2) deny coverage for routine HIV/AIDS
16	screening on the basis that there are no known risk
17	factors present, or the screening is not clinically in-
18	dicated, medically necessary, or pursuant to a refer-
19	ral, consent, or recommendation by any health care
20	provider;
21	"(3) provide monetary payments, rebates, or
22	other benefits to individuals to encourage such indi-
23	viduals to accept less than the minimum protections
24	available under this section;

1	"(4) penalize or otherwise reduce or limit the
2	reimbursement of a provider because such provider
3	provided care to an individual participant or bene-
4	ficiary in accordance with this section;
5	"(5) provide incentives (monetary or otherwise)
6	to a provider to induce such provider to provide care
7	to an individual participant or beneficiary in a man-
8	ner inconsistent with this section; or
9	"(6) deny to an individual participant or bene-
10	ficiary continued eligibility to enroll or to renew cov-
11	erage under the terms of the plan, solely because of
12	the results of an HIV/AIDS test or other HIV/AIDS
13	screening procedure for the individual or any other
14	individual.
15	"(c) Rules of Construction.—Nothing in this
16	section shall be construed—
17	"(1) to require an individual who is a partici-
18	pant or beneficiary to undergo HIV/AIDS screening;
19	or
20	"(2) as preventing a group health plan or issuer
21	from imposing deductibles, coinsurance, or other
22	cost-sharing in relation to HIV/AIDS screening, ex-
23	cept that such deductibles, coinsurance or other
24	cost-sharing may not be greater than the

- deductibles, coinsurance, or other cost-sharing im-
- 2 posed on other routine health screenings.".
- 3 (B) The table of sections of such subchapter is
- 4 amended by inserting after the item relating to sec-
- 5 tion 9812 the following new item:

"Sec. 9813. Coverage for routine HIV/AIDS screening.".

- 6 (C) Section 4980D(d)(1) of such Code is
- 7 amended by striking "section 9811" and inserting
- 8 "sections 9811 and 9813".
- 9 (b) Application to Individual Health Insur-
- 10 ANCE COVERAGE.—(1) Part B of title XXVII of the Pub-
- 11 lie Health Service Act is amended by inserting after sec-
- 12 tion 2752 the following new section:
- 13 "SEC. 2753. COVERAGE FOR ROUTINE HIV/AIDS SCREENING.
- 14 "(a) In General.—The provisions of section 2707
- 15 (other than subsection (d)) shall apply to health insurance
- 16 coverage offered by a health insurance issuer in the indi-
- 17 vidual market in the same manner as it applies to health
- 18 insurance coverage offered by a health insurance issuer
- 19 in connection with a group health plan in the small or
- 20 large group market.
- 21 "(b) Notice.—A health insurance issuer under this
- 22 part shall comply with the notice requirement under sec-
- 23 tion 714(d) of the Employee Retirement Income Security
- 24 Act of 1974 with respect to the requirements referred to

- 1 in subsection (a) as if such section applied to such issuer
- 2 and such issuer were a group health plan.".
- 3 (2) Section 2762(b)(2) of such Act (42 U.S.C.
- 4 300gg-62(b)(2)) is amended by striking "section 2751"
- 5 and inserting "sections 2751 and 2753".
- 6 (c) Application Under Federal Employees
- 7 Health Benefits Program (FEHBP).—Section 8902
- 8 of title 5, United States Code, is amended by adding at
- 9 the end the following new subsection:
- 10 "(p) A contract may not be made or a plan approved
- 11 which does not comply with the requirements of section
- 12 2707 of the Public Health Service Act.".
- 13 (d) Effective Dates.—(1) The amendments made
- 14 by subsections (a) and (c) apply with respect to group
- 15 health plans and health benefit plans for plan years begin-
- 16 ning on or after January 1, 2008.
- 17 (2) The amendments made by subsection (b) shall
- 18 apply with respect to health insurance coverage offered,
- 19 sold, issued, renewed, in effect, or operated in the indi-
- 20 vidual market on or after January 1, 2008.
- 21 (e) Coordination of Administration.—The Sec-
- 22 retary of Labor, the Secretary of Health and Human Serv-
- 23 ices, and the Secretary of the Treasury shall ensure,
- 24 through the execution of an interagency memorandum of
- 25 understanding among such Secretaries, that—

(1) regulations, rulings, and interpretations
issued by such Secretaries relating to the same mat-
ter over which two or more such Secretaries have re-
sponsibility under the provisions of this section (and
the amendments made thereby) are administered so
as to have the same effect at all times; and

(2) coordination of policies relating to enforcing the same requirements through such Secretaries in order to have a coordinated enforcement strategy that avoids duplication of enforcement efforts and assigns priorities in enforcement.

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