ASSEMBLY BILL No. 3245

Introduced by Assembly Member Joe Patterson

February 16, 2024

An act to amend Section 1367.668 of the Health and Safety Code, and to amend Section 10123.207 of the Insurance Code, relating to health care coverage.

LEGISLATIVE COUNSEL’S DIGEST

AB 3245, as introduced, Joe Patterson. Coverage for colorectal cancer screening.

Existing law, the Knox-Keene Health Care Service Plan Act of 1975, provides for the licensure and regulation of health care service plans by the Department of Managed Health Care. Existing law provides for the regulation of health insurers by the Department of Insurance. Existing law generally requires a health care service plan contract or a health insurance policy issued, amended, or renewed on or after January 1, 2022, to provide coverage without cost sharing for a colorectal cancer screening test, and for a colorectal cancer screening examination in specified circumstances, assigned either a grade of A or a grade of B by the United States Preventive Services Task Force.

This bill would additionally require that coverage if the test or screening examination is assigned either a grade of A or a grade of B by another accredited or certified guideline agency.

The people of the State of California do enact as follows:

SECTION 1. Section 1367.668 of the Health and Safety Code is amended to read:

1367.668. (a) Every health care service plan contract, except a specialized health care service plan contract, that is issued, amended, or renewed on or after January 1, 2022, shall provide coverage without any cost sharing for a colorectal cancer screening test assigned either a grade of A or a grade of B by the United States Preventive Services Task Force or other accredited or certified guideline agency, including the American Cancer Society and its guidelines. The required colonoscopy for a positive result on a test or procedure, other than a colonoscopy, that is a colorectal cancer screening examination or laboratory test identified assigned either a grade of A or a grade of B by the United States Preventive Services Task Force or other accredited or certified guideline agency shall also be provided without any cost sharing.

(b) This section does not preclude a health care service plan that has coverage for out-of-network benefits from imposing cost-sharing requirements for the items or services described in this section that are delivered by an out-of-network provider.

SEC. 2. Section 10123.207 of the Insurance Code is amended to read:

10123.207. (a) Every health insurance policy, except a specialized health insurance policy, that is issued, amended, or renewed on or after January 1, 2022, shall provide coverage without cost sharing for a colorectal cancer screening test assigned either a grade of A or a grade of B by the United States Preventive Services Task Force or other accredited or certified guideline agency, including the American Cancer Society and its guidelines. The required colonoscopy for a positive result on a test or procedure, other than a colonoscopy, that is a colorectal cancer screening examination or laboratory test identified assigned either a grade of A or a grade of B by the United States Preventive Services Task Force or other accredited or certified guideline agency shall also be provided without any cost sharing.

(b) This section does not preclude a health insurer that has a network of providers from imposing cost-sharing requirements for
the items or services described in this section that are delivered by an out-of-network provider.