

# SENATE, No. 791

## STATE OF NEW JERSEY 220th LEGISLATURE

INTRODUCED JANUARY 18, 2022

**Sponsored by:**  
**Senator TROY SINGLETON**  
**District 7 (Burlington)**

**SYNOPSIS**

Expands requirements for health insurance carriers concerning prostate cancer screening and requires coverage be provided without cost sharing.

**CURRENT VERSION OF TEXT**

As introduced.



1 AN ACT concerning health insurance coverage for prostate cancer  
2 screening and amending P.L.1996, c.125 and supplementing  
3 various parts of the statutory law.

4  
5 **BE IT ENACTED** *by the Senate and General Assembly of the State*  
6 *of New Jersey:*

7  
8 1. Section 1 of P.L.1996, c.125 (C.17:48E-35.13) is amended  
9 to read as follows:.

10 1. a. No health service corporation contract providing hospital  
11 or medical expense benefits **for groups with greater than 49**  
12 **persons** shall be delivered, issued, executed or renewed in this  
13 State, or approved for issuance or renewal in this State by the  
14 Commissioner of Insurance on or after the effective date of **this**  
15 **act** P.L.1996, c.125 (C.17:48E-35.13 et al.), unless the contract  
16 provides benefits to any named subscriber or other person covered  
17 thereunder for expenses incurred in conducting an annual  
18 **medically recognized diagnostic examination including, but not**  
19 **limited to, a digital rectal examination and a prostate-specific**  
20 **antigen test for men age 50 and over who are asymptomatic and for**  
21 **men age 40 and over with a family history of prostate cancer or**  
22 **other prostate cancer risk factors** prostate cancer screening.

23 The benefits shall be provided to the same extent as for any other  
24 medical condition under the contract except that no deductible,  
25 coinsurance, copayment, or any other cost-sharing requirement on  
26 the benefits shall be imposed.

27 This section shall apply to all health service corporation  
28 contracts in which the health service corporation has reserved the  
29 right to change the premium.

30 b. As used in this section:

31 “Prostate cancer screening” means medically viable methods for  
32 the detection and diagnosis of prostate cancer, which includes a  
33 digital rectal exam and the prostate-specific antigen test and  
34 associated laboratory work. “Prostate cancer screening” shall also  
35 include subsequent follow up testing as direct by a health care  
36 provider, including, but not limited to:

37 (1) urinary analysis;

38 (2) serum biomarkers;

39 (3) medical imaging, including, but not limited to, magnetic  
40 resonance imaging.

41 (cf: P.L.1996, c.125, s.1)

42  
43 2. Section 2 of P.L.1996, c.125 (C.17:48-6p) is amended to  
44 read as follows:

**EXPLANATION** – Matter enclosed in bold-faced brackets **[thus]** in the above bill is  
not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1       2. No hospital service corporation contract providing hospital or  
2 medical expense benefits **【for groups with greater than 49 persons】**  
3 shall be delivered, issued, executed or renewed in this State, or  
4 approved for issuance or renewal in this State by the Commissioner  
5 of Insurance on or after the effective date of **【this act】** P.L.1996,  
6 c.125 (C.17:48E-35.13 et al.), unless the contract provides benefits  
7 to any named subscriber or other person covered thereunder for  
8 expenses incurred in conducting an annual **【medically recognized**  
9 **diagnostic examination including, but not limited to, a digital rectal**  
10 **examination and a prostate-specific antigen test for men age 50 and**  
11 **over who are asymptomatic and for men age 40 and over with a**  
12 **family history of prostate cancer or other prostate cancer risk**  
13 **factors】** prostate cancer screening.

14       The benefits shall be provided to the same extent as for any other  
15 medical condition under the contract except that no deductible,  
16 coinsurance, copayment, or any other cost-sharing requirement on  
17 the benefits shall be imposed.

18       This section shall apply to all hospital service corporation  
19 contracts in which the hospital service corporation has reserved the  
20 right to change the premium.

21       **b. As used in this section:**

22       “Prostate cancer screening” means medically viable methods for  
23 the detection and diagnosis of prostate cancer, which includes a  
24 digital rectal exam and the prostate-specific antigen test and  
25 associated laboratory work. “Prostate cancer screening” shall also  
26 include subsequent follow up testing as direct by a health care  
27 provider, including, but not limited to:

28       (1) urinary analysis;

29       (2) serum biomarkers;

30       (3) medical imaging, including, but not limited to, magnetic  
31 resonance imaging.

32       (cf: P.L.1996, c.125, s.2)

33

34       3. Section 3 of P.L.1996, c.125 (C.17:48A-7n) is amended to  
35 read as follows:

36       3. No medical service corporation contract providing hospital or  
37 medical expense benefits **【for groups with greater than 49 persons】**  
38 shall be delivered, issued, executed or renewed in this State, or  
39 approved for issuance or renewal in this State by the Commissioner  
40 of Insurance on or after the effective date of **【this act】** P.L.1996,  
41 c.125 (C.17:48E-35.13 et al.), unless the contract provides benefits  
42 to any named subscriber or other person covered thereunder for  
43 expenses incurred in conducting an annual **【medically recognized**  
44 **diagnostic examination including, but not limited to, a digital rectal**  
45 **examination and a prostate-specific anitgen test for men age 50 and**  
46 **over who are asymptomatic and for men age 40 and over with a**

1 family history of prostate cancer or other prostate cancer risk  
2 factors **】** prostate cancer screening.

3 The benefits shall be provided to the same extent as for any other  
4 medical condition under the contract except that no deductible,  
5 coinsurance, copayment, or any other cost-sharing requirement on  
6 the benefits shall be imposed.

7 This section shall apply to all medical service corporation  
8 contracts in which the medical service corporation has reserved the  
9 right to change the premium.

10 b. As used in this section:

11 “Prostate cancer screening” means medically viable methods for  
12 the detection and diagnosis of prostate cancer, which includes a  
13 digital rectal exam and the prostate-specific antigen test and  
14 associated laboratory work. “Prostate cancer screening” shall also  
15 include subsequent follow up testing as direct by a health care  
16 provider, including, but not limited to:

17 (1) urinary analysis;

18 (2) serum biomarkers;

19 (3) medical imaging, including, but not limited to, magnetic  
20 resonance imaging.

21 (cf: P.L.1996, c.125, s.3)

22

23 4. Section 4 of P.L.1996, c.125 (C.17B:27-46.1o) is amended  
24 to read as follows:

25 4. No group health insurance policy providing hospital or  
26 medical expense benefits **【**for groups with greater than 49 persons**】**  
27 shall be delivered, issued, executed or renewed in this State, or  
28 approved for issuance or renewal in this State by the Commissioner  
29 of Insurance on or after the effective date of **【this act】** P.L.1996,  
30 c.125 (C.17:48E-35.13 et al.), unless the policy provides benefits to  
31 any named insured or other person covered thereunder for expenses  
32 incurred in conducting an annual **【**medically recognized diagnostic  
33 examination including, but not limited to, a digital rectal  
34 examination and a prostate-specific antigen test for men age 50 and  
35 over who are asymptomatic and for men age 40 and over with a  
36 family history of prostate cancer or other prostate cancer risk  
37 factors **】** prostate cancer screening.

38 The benefits shall be provided to the same extent as for any other  
39 medical condition under the policy except that no deductible,  
40 coinsurance, copayment, or any other cost-sharing requirement on  
41 the benefits shall be imposed.

42 This section shall apply to all group health insurance policies in  
43 which the health insurer has reserved the right to change the  
44 premium.

45 b. As used in this section:

46 “Prostate cancer screening” means medically viable methods for  
47 the detection and diagnosis of prostate cancer, which includes a  
48 digital rectal exam and the prostate-specific antigen test and

1 associated laboratory work. "Prostate cancer screening" shall also  
2 include subsequent follow up testing as direct by a health care  
3 provider, including, but not limited to:

4 (1) urinary analysis;

5 (2) serum biomarkers;

6 (3) medical imaging, including, but not limited to, magnetic  
7 resonance imaging.

8 (cf: P.L.1996, c.125, s.4)

9  
10 5. Section 5 of P.L.1996, c.125 (C.26:2J-4.13) is amended to  
11 read as follows:

12 5. A certificate of authority to establish and operate a health  
13 maintenance organization in this State shall not be issued or  
14 continued by the Commissioner of Health on or after the effective  
15 date of **【this act】** P.L.1996, c.125 (C.17:48E-35.13 et al.) unless the  
16 health maintenance organization provides health care services to  
17 any enrollee which include an annual **【medically recognized**  
18 **diagnostic examination including, but not limited to, a digital rectal**  
19 **examination and a prostate-specific antigen test for men age 50 and**  
20 **over who are asymptomatic and for men age 40 and over with a**  
21 **family history of prostate cancer or other prostate cancer risk**  
22 **factors】 prostate cancer screening.**

23 The health care services shall be provided to the same extent as  
24 for any other medical condition under the contract except that no  
25 deductible, coinsurance, copayment, or any other cost-sharing  
26 requirement on the services shall be imposed.

27 The provisions of this section shall apply to all contracts for  
28 health care services by health maintenance organizations under  
29 which the right to change the schedule of charges for enrollee  
30 coverage is reserved.

31 b. As used in this section:

32 "Prostate cancer screening" means medically viable methods for  
33 the detection and diagnosis of prostate cancer, which includes a  
34 digital rectal exam and the prostate-specific antigen test and  
35 associated laboratory work. "Prostate cancer screening" shall also  
36 include subsequent follow up testing as directed by a health care  
37 provider, including, but not limited to:

38 (1) urinary analysis;

39 (2) serum biomarkers;

40 (3) medical imaging, including, but not limited to, magnetic  
41 resonance imaging.

42 (cf: P.L.1996, c.125, s.5)

43  
44 6. (New section)a. (1) Every individual health insurance  
45 policy that provides hospital or medical expense benefits and is  
46 delivered, issued, executed or renewed in this State pursuant to  
47 chapter 26 of Title 17B of the New Jersey Statutes, or approved for  
48 issuance or renewal in this State by the Commissioner of Banking

1 and Insurance, on or after the effective date of this act shall provide  
2 coverage for an annual prostate cancer screening.

3 The benefits shall be provided to the same extent as for any other  
4 medical condition under the contract except that no deductible,  
5 coinsurance, copayment, or any other cost-sharing requirement on  
6 the services shall be imposed.

7 The provisions of this section shall apply to all policies in which  
8 the insurer has reserved the right to change the premium.

9 b. As used in this section:

10 “Prostate cancer screening” means medically viable methods for  
11 the detection and diagnosis of prostate cancer, which includes a  
12 digital rectal exam and the prostate-specific antigen test and  
13 associated laboratory work. “Prostate cancer screening” shall also  
14 include subsequent follow up testing as direct by a health care  
15 provider, including, but not limited to:

16 (1) urinary analysis;

17 (2) serum biomarkers;

18 (3) medical imaging, including, but not limited to, magnetic  
19 resonance imaging.

20

21 7. (New section) a. (1) Every individual health benefits plan  
22 that provides hospital or medical expense benefits and is delivered,  
23 issued, executed or renewed in this State pursuant to P.L.1992,  
24 c.161 (C.17B:27A-2 et seq.) or approved for issuance or renewal in  
25 this State on or after the effective date of this act shall provide  
26 benefits for an annual prostate cancer screening.

27 The benefits shall be provided to the same extent as for any other  
28 medical condition under the contract except that no deductible,  
29 coinsurance, copayment, or any other cost-sharing requirement on  
30 the services shall be imposed.

31 The provisions of this section shall apply to all health benefits  
32 plans in which the carrier has reserved the right to change the  
33 premium.

34 b. As used in this section:

35 “Prostate cancer screening” means medically viable methods for  
36 the detection and diagnosis of prostate cancer, which includes a  
37 digital rectal exam and the prostate-specific antigen test and  
38 associated laboratory work. “Prostate cancer screening” shall also  
39 include subsequent follow up testing as direct by a health care  
40 provider, including, but not limited to:

41 (1) urinary analysis;

42 (2) serum biomarkers;

43 (3) medical imaging, including, but not limited to, magnetic  
44 resonance imaging.

45

46 8. (New section) a. Every small employer health benefits plan  
47 that provides hospital or medical expense benefits and is delivered,  
48 issued, executed or renewed in this State pursuant to P.L.1992,

1 c.162 (C.17B:27A-17 et seq.) or approved for issuance or renewal  
2 in this State on or after the effective date of this act shall provide  
3 benefits for an annual prostate cancer screening.

4 The benefits shall be provided to the same extent as for any other  
5 medical condition under the contract except that no deductible,  
6 coinsurance, copayment, or any other cost-sharing requirement on  
7 the services shall be imposed.

8 The provisions of this section shall apply to all health benefits  
9 plans in which the carrier has reserved the right to change the  
10 premium.

11 b. As used in this section:

12 “Prostate cancer screening” means medically viable methods for  
13 the detection and diagnosis of prostate cancer, which includes a  
14 digital rectal exam and the prostate-specific antigen test and  
15 associated laboratory work. “Prostate cancer screening” shall also  
16 include subsequent follow up testing as direct by a physician,  
17 including, but not limited to:

18 (1) urinary analysis;

19 (2) serum biomarkers;

20 (3) medical imaging, including, but not limited to, magnetic  
21 resonance imaging.

22

23 9. (New section)a. The State Health Benefits Commission  
24 shall ensure that every contract purchased by the commission on or  
25 after the effective date of this act that provides hospital or medical  
26 expense benefits shall provide coverage for an annual prostate  
27 cancer screening.

28 The benefits shall be provided to the same extent as for any other  
29 medical condition under the contract except that no deductible,  
30 coinsurance, copayment, or any other cost-sharing requirement on  
31 the services shall be imposed.

32 b. As used in this section:

33 “Prostate cancer screening” means medically viable methods for  
34 the detection and diagnosis of prostate cancer, which includes a  
35 digital rectal exam and the prostate-specific antigen test and  
36 associated laboratory work. “Prostate cancer screening” shall also  
37 include subsequent follow up testing as direct by a health care  
38 provider, including, but not limited to:

39 (1) urinary analysis;

40 (2) serum biomarkers;

41 (3) medical imaging, including, but not limited to, magnetic  
42 resonance imaging.

43

44 10. (New section)a. The School Employees’ Health Benefits  
45 Commission shall ensure that every contract purchased by the  
46 commission on or after the effective date of this act that provides  
47 hospital or medical expense benefits shall provide coverage for an  
48 annual prostate cancer screening.

1 The benefits shall be provided to the same extent as for any other  
2 medical condition under the contract except that no deductible,  
3 coinsurance, copayment, or any other cost-sharing requirement on  
4 the services shall be imposed.

5 b. As used in this section:

6 “Prostate cancer screening” means medically viable methods for  
7 the detection and diagnosis of prostate cancer, which includes a  
8 digital rectal exam and the prostate-specific antigen test and  
9 associated laboratory work. “Prostate cancer screening” shall also  
10 include subsequent follow up testing as direct by a health care  
11 provider, including, but not limited to:

12 (1) urinary analysis;

13 (2) serum biomarkers;

14 (3) medical imaging, including, but not limited to, magnetic  
15 resonance imaging.

16  
17 11. This act shall take effect on the 90th day next following the  
18 date of enactment and shall apply to all contracts and policies  
19 delivered, issued, executed, or renewed on or after that date.

## 20 21 22 STATEMENT

23  
24 This bill requires health, hospital, and medical service  
25 corporations, health maintenance organizations, and commercial  
26 group health insurers to provide coverage for an annual prostate  
27 cancer screening without cost sharing. Under current law, these  
28 health insurance carriers are required only to provide coverage for  
29 an annual medically recognized diagnostic examination including,  
30 but not limited to, a digital rectal examination and a prostate-  
31 specific antigen test for men age 50 and over who are asymptomatic  
32 and for men age 40 and over with a family history of prostate  
33 cancer or other prostate cancer risk factors. The bill expands the  
34 definition of “prostate cancer screening” to mean medically viable  
35 methods for the detection and diagnosis of prostate cancer, which  
36 includes a digital rectal exam and the prostate-specific antigen test  
37 and associated laboratory work. “Prostate cancer screening” shall  
38 also include subsequent follow up testing as direct by a physician,  
39 including, but not limited to:

40 (1) urinary analysis;

41 (2) serum biomarkers;

42 (3) medical imaging, including, but not limited to, magnetic  
43 resonance imaging.

44 The bill also extends the prostate cancer screening requirements  
45 to commercial individual health insurers, health benefits plans  
46 issued pursuant to the New Jersey Individual Health Coverage and



**S791 SINGLETON**

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1 Small Employer Health Benefits Programs, the State Health  
2 Benefits Program, and the School Employees' Health Benefits  
3 Program, which are not required to provide this coverage under  
4 current law.