

IN THE GENERAL ASSEMBLY

“Early Detection of Prostate Cancer Act”

Be it enacted by the People of the State of \_\_\_\_\_, represented in the General Assembly:

**Section I. Title.**

This Act shall be known and may be cited as the “Early Detection of Prostate Cancer Act”

**Section II. Purpose.**

The Legislature hereby finds and declares that:

- (a) Prostate cancer is the second-leading cause of cancer deaths in American men. One in eight men will be diagnosed with prostate cancer in their lifetime and nearly 288,300 American men will be diagnosed with prostate cancer this year.
- (b) The American Cancer Society estimates [Insert Figures] men in [Insert State Name Here] will be diagnosed with prostate cancer this year and [Insert Figures] [Insert State Name Here] men will die from this disease.
- (c) Certain risk factors, including family history of prostate cancer and ancestry, significantly raise an individual’s risk of prostate cancer, making availability of early detection even more important.
- (d) African American men are nearly two times more likely to be diagnosed with and die from prostate cancer over white men. One in six African American men will be diagnosed with prostate cancer in their lifetime.
- (e) The American Cancer Society recommends that a man should have an opportunity to make an informed decision about whether to be tested for prostate cancer based on personal values and preferences. For men who desire screening, prostate-specific antigen testing may begin at 55 years of age for average-risk men, and for men at higher than average risk (i.e., Black men, men with a family history, men with a genetic predisposition, and veterans), testing should begin at 40 years of age. Increased screening leads to catching cancer early when it is less advanced, and leads to a reduction in mortality.
- (f) Cost of screening for early detection may deter men from detecting prostate cancer at an early stage.

**Section III. Definitions.**

- (a) “Cost sharing” means any cost or out of pocket expense to beneficiaries, including but not limited to, co-pays, co-insurance, and deductibles
- (b) “Health Insurer” means any person that offers or administers a health insurance plan.
- (c) “Prostate cancer screening” means medically viable methods for the detection and diagnosis of prostate cancer, which includes a digital rectal exam (DRE) and the prostate-specific antigen (PSA) test and associated lab work. “Prostate cancer screening” shall also include subsequent follow up testing as directed by a physician, including but not limited to:
  - i. urinary analysis
  - ii. serum biomarkers
  - iii. medical imaging, including but not limited to magnetic resonance imaging (MRI)

**Section IV. Prostate Cancer Screening without Cost Sharing.**

- (a) All health insurers operating within the state shall provide prostate cancer screening to beneficiaries with no cost sharing.
- (b) The prostate cancer screening services under this Act shall not be subject to:
  - 1. Lifetime dollar limitations;

2. Limitations to a pre-designated facility, scope of treatment, or other similar limitations;
  3. Different financial requirements than for other illnesses covered under the health insurance plan.
- (c) The prostate cancer screening benefits outline in this Act shall apply to all health insurance plans offered to consumers in the state.

**Section V. Effective.**

This Act shall become effective six months after being enacted into law.

**Section VI. Severability.**

If any provision of this Act is held by a court to be invalid, such invalidity shall not affect the remaining provisions of this Act, and to this end the provisions of this Act are hereby declared severable.