**A** **BILL**

TO AMEND ARTICLE 1, CHAPTER 71, TITLE 38 OF THE 1976 CODE, RELATING TO ACCIDENT AND HEALTH INSURANCE, BY ADDING SECTION 38‑71‑42, TO REQUIRE HEALTH MAINTENANCE ORGANIZATIONS, INDIVIDUAL OR GROUP HEALTH INSURANCE POLICIES, AND INSURANCE CONTRACTS TO PROVIDE COVERAGE FOR CERTAIN TESTS FOR THE EARLY DETECTION OF CARDIOVASCULAR DISEASE; AND TO AMEND SECTION 1‑11‑710 OF THE 1976 CODE, RELATING TO THE BOARD OF DIRECTORS OF THE PUBLIC EMPLOYEE BENEFIT AUTHORITY’S DUTY TO MAKE CERTAIN INSURANCE PLANS AVAILABLE, TO REQUIRE A GROUP HEALTH PLAN TO COVER CERTAIN TESTS FOR THE EARLY DETECTION OF CARDIOVASCULAR DISEASE.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Article 1, Chapter 71, Title 38 of the 1976 Code is amended by adding:

“Section 38‑71‑42. (A) Every health maintenance organization, individual or group health insurance policy, and insurance contract issued or renewed in this State must provide coverage for tests as set forth in subsection (B) for the early detection of cardiovascular disease for an insured who:

(1) is a male older than forty‑five years of age and younger than seventy‑six years of age, or a female older than fifty‑five years of age and younger than seventy‑six years of age;

(2) is diabetic; and

(3) has a risk of developing coronary heart disease, based on a score derived using the Framingham Heart Study coronary prediction algorithm, that is intermediate or higher.

(B) The minimum coverage that must be provided is up to two hundred dollars for the following noninvasive screening tests for atherosclerosis and abnormal artery structure and function every five years, performed by a national organization recognized by the director of the Department of Insurance:

(1) computed tomography scanning measuring coronary artery calcification; or

(2) ultrasonography measuring carotid intima‑media thickness and plaque.”

SECTION 2. Section 1‑11‑710 of the 1976 Code is amended by adding an appropriately lettered new subsection to read:

“( )(1) The plan approved by the board must provide coverage for tests set forth in Section 38‑71‑42(B) for the early detection of cardiovascular disease.

(2) The plan must be for an employee, retiree, or dependent who meets the criteria set forth in Section 38‑71‑42(A), and the coverage must be provided in a manner consistent with Section 38‑71‑42(B).”

SECTION 3. This act takes effect upon approval by the Governor.

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