

MANDATED COVERAGE FOR OVARIAN CANCER

Mandated Coverage of Tests for Women at Risk of Ovarian Cancer

On January 1, 2006, an amended Illinois law (Public Act 94-0122) requiring coverage of surveillance tests for women at risk for ovarian cancer took effect. As a state mandate, the law applies to both HMO and non-HMO insured groups, as well as self-insured counties, municipalities and school districts. The law does not affect ASO groups.

What the Law Says

Public Act 94-0122 adds a requirement to Section 356u of the Insurance Code related to Pap tests and prostate-specific antigen tests, that “A group policy of accident and health insurance that provides coverage for hospital or medical treatment or services for illness on an expense-incurred basis and is amended, delivered, issued, or renewed after the effective date of this amendatory Act of 1997 shall provide coverage for all of the following: ...Surveillance tests for ovarian cancer for female insureds who are at risk for ovarian cancer.”

The law defines “at risk for ovarian cancer” as: “(1) having a family history (i) with one or more first-degree relatives with ovarian cancer, (ii) of clusters of women relatives with breast cancer, or (iii) of nonpolyposis colorectal cancer; or (2) testing positive for BRCA1 or BRCA2 mutations.”

The law further defines “surveillance tests for ovarian cancer” as “annual screening using (i) CA-125 serum tumor marker testing, (ii) transvaginal ultrasound, (iii) pelvic examination.”

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