



## WISCONSIN LEGISLATIVE COUNCIL ACT MEMO

**2009 Wisconsin Act 346**  
[2009 Senate Bill 163]

**Insurance Coverage of Colorectal  
Cancer Screening**

*2009 Wisconsin Act 346* requires health insurance policies and plans that cover any diagnostic or surgical procedures to cover colorectal cancer examinations and laboratory tests for any insured or enrollee who is 50 years of age or older, or any insured or enrollee who is under 50 years of age and at high risk for colorectal cancer.

The coverage requirement applies to both individual and group health insurance policies and plans, including defined network plans and cooperative sickness care associations; to health care plans offered by the state to its employees, including a self-insured plan; and to self-insured health plans of counties, cities, towns, villages, and school districts. The requirement specifically does not apply to limited-scope benefit plans or to policies covering only certain specified diseases. The required coverage may be subject to any limitations, exclusions, or cost-sharing provisions that apply generally under the policy or plan.

The Act requires the Commissioner of Insurance, in consultation with the Secretary of Health Services and after considering nationally validated guidelines, including guidelines issued by the American Cancer Society for colorectal cancer screening, to promulgate rules that do all of the following:

- Specify guidelines for colorectal cancer screening that must be covered under the Act.
- Specify the factors for determining whether an individual is at high risk for colorectal cancer.
- Periodically update the guidelines and factors, described above.

**Effective date:** December 1, 2010

**Prepared by:** Laura Rose, Deputy Director

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This memo provides a brief description of the Act. For more detailed information, consult the text of the law and related legislative documents at the Legislature's Web site at: <http://www.legis.state.wi.us/>.