

## **BILL ANALYSIS**

Senate Research Center

C.S.S.B. 258  
By: Ellis  
Economic Development  
3-18-97  
Committee Report (Substituted)

### **DIGEST**

Currently, Texas law does not require certain health benefit plans to provide coverage of tests for the detection of prostate cancer. Approximately 18,000 cases of prostate cancer were recorded in Texas in 1996. Illness due to prostate cancer costs the nation \$5 billion each year, yet its screening costs are relatively low. Treatment of prostate cancer at an early stage costs approximately one-third of the cost of treating the cancer at a later stage. This bill requires health benefit plans to provide coverage of tests for the detection of prostate cancer.

### **PURPOSE**

As proposed, C.S.S.B. 258 requires coverage under certain health benefit plans of tests for the detection of prostate cancer.

### **RULEMAKING AUTHORITY**

Rulemaking authority is granted to the commissioner of insurance in SECTION 1 (Article 21.53F(5), Insurance Code) of this bill.

### **SECTION BY SECTION ANALYSIS**

SECTION 1. Amends Chapter 21E, Insurance Code, by adding Article 21.53F, as follows:

Art. 21.53F. COVERAGE OF CERTAIN TESTS FOR DETECTION OF PROSTATE  
CANCER

Sec. 1. DEFINITION. Defines "health benefit plan."

Sec. 2. SCOPE OF ARTICLE. Sets forth the health benefit plans to which this article applies.

Sec. 3. REQUIRED COVERAGE FOR CERTAIN TESTS FOR THE DETECTION OF PROSTATE CANCER. Requires a health benefit plan that provides benefits for diagnostic medical procedures to provide coverage for each male enrolled in the plan for expenses incurred in conducting an annual medically recognized diagnostic examination for the detection of prostate cancer. Sets forth items the minimum benefits provided under Subsection (a) must include.

Sec. 4. NOTICE. Requires each health benefit plan to provide written notice to each person enrolled in the plan regarding the coverage required by this article. Requires the notice to be provided in accordance with rules adopted by the commissioner of insurance (commissioner).

Sec. 5. RULES. Requires the commissioner to adopt rules as necessary to administer this article.

SECTION 2. Effective date: September 1, 1997.

Makes application of this Act prospective to January 1, 1998.

SECTION 3. Emergency clause.

## **SUMMARY OF COMMITTEE CHANGES**

### **SECTION 1.**

Amends Section 1, Article 21.53F, Insurance Code, to redefine "health benefit plan."

Adds Section 2, Article 21.53F, Insurance Code, to set forth the health benefit plans to which this article applies.

Amends Section 3, Article 21.53F, Insurance Code, to delete a digital rectal examination and add a physical examination for the detection of prostate cancer to the minimum benefits that are required to be provided.

Amends Section 4, Article 21.53F, Insurance Code, to delete Subsection (b).