COMMONWEALTH OF KENTUCKY
OFFICE OF INSURANCE
FRANKFORT, KENTUCKY

ADVISORY OPINION
2015-03

The following Advisory Opinion is to advise the reader of the current position of the Kentucky Department of Insurance (the "Department") on the specified issue. The Advisory Opinion is not legally binding on either the Department or the reader.

TO: ALL HEALTH INSURERS AUTHORIZED TO OFFER HEALTH BENEFIT PLANS IN THE COMMONWEALTH OF KENTUCKY

FROM: SHARON P. CLARK, COMMISSIONER
KENTUCKY DEPARTMENT OF INSURANCE

RE: COLORECTAL CANCER SCREENINGS

DATE: MAY 13, 2015

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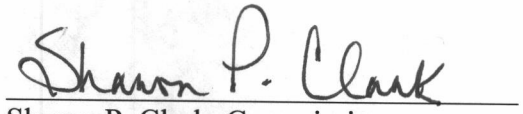
The purpose of this Advisory Opinion is to clarify the use of "complete colorectal cancer screening" in SB 61 as it amended KRS 304.17A-257. Colorectal cancer examinations specified in guidelines by the American Cancer Society for colorectal cancer screening were covered by insurance companies. However, the amended statute now covers those examinations, specified in screening guidelines by the American Cancer Society, performed by participating providers at no cost share by the insured. That is to say, under an insured's health benefit plan, no deductible or coinsurance amount shall be collected for colorectal examinations specified in current American Cancer Society screening guidelines. For example, if a Fecal Immunochemical Test (FIT) result indicates that the insured needs further testing, such as a colonoscopy, then the FIT and colonoscopy shall be covered as preventive and no deductible or coinsurance amount will be collected. As the American Cancer Society updates its guidelines for colorectal cancer screenings, those recommended examinations will continue to be covered and not be subject to a deductible or coinsurance amount, pursuant to the amending language of SB 61.

Please contact the Department's Health and Life Division at (502) 564-6088 with any questions about this Advisory Opinion.



Sharon P. Clark, Commissioner
Kentucky Department of Insurance
On this 11th day of May, 2015.