

## State Corporation Commission 2006 Fiscal Impact Statement

**1. Bill Number** HB1405

**House of Origin**    ☒ Introduced    ☐ Substitute    ☐ Engrossed

**Second House**    ☐ In Committee    ☐ Substitute    ☐ Enrolled

**2. Patron**        Wittman

**3. Committee**    Commerce and Labor

**4. Title**            Health insurance; mandated coverage for treatment by intensity modulated radiation therapy

**5. Summary/Purpose:** Requires insurers to provide coverage for the treatment by intensity modulated radiation therapy (IMRT), including solid compensator-based IMRT for breast cancer, brain tumors, prostate cancer, lung cancer, bladder cancer, cancer of the pancreas and upper abdominal sites, spinal cord tumors, head and neck cancer, adrenal tumors, pituitary tumors; and other solid tumors in situations where extremely high precision is required in order to spare essential surrounding normal tissue, when such treatment is performed pursuant to protocol dose volume constraints approved by the institutional review board of any United States medical teaching college or the National Cancer Institute. Applies to insurers proposing to issue individual or group accident and sickness policies providing hospital, medical and surgical or major medical coverage on an expense-incurred basis; corporations providing subscription contracts and HMOs providing health care plans. Prohibits insurers, corporations, and HMOs from imposing any copayment, fee, policy year or calendar year, or durational benefit limitation or maximum on benefits or services that is not equally imposed on all individuals in the same benefit category. Applies to all policies, contracts, and plans delivered, issued for delivery, reissued or extended in the Commonwealth on and after January 1, 2007 or any time thereafter when any term of the policy, contract or plan is changed or a premium adjustment is made. Does not apply to short-term travel, accident-only, limited or specified disease, or individual conversion policies or contracts, or contracts designed for issuance to persons eligible for Medicare or similar state or federal government plans.

**6. No Fiscal Impact on the State Corporation Commission**

**7. Budget amendment necessary:** No

**8. Fiscal implications:** None on the State Corporation Commission

**9. Specific agency or political subdivisions affected:** State Corporation Commission Bureau of Insurance

**10. Technical amendment necessary:** No

**11. Other comments:** House Bill 1405 provides coverage for intensity modulated radiation therapy for the treatment of a cancer as specified in the bill. As a new health insurance mandate, the bill should be referred to the Special Advisory Commission on Mandated Health Insurance for review during 2006.

**Date:** 01/22/06 / V. Tompkins

**Cc:** Secretary of Health and Human Resources