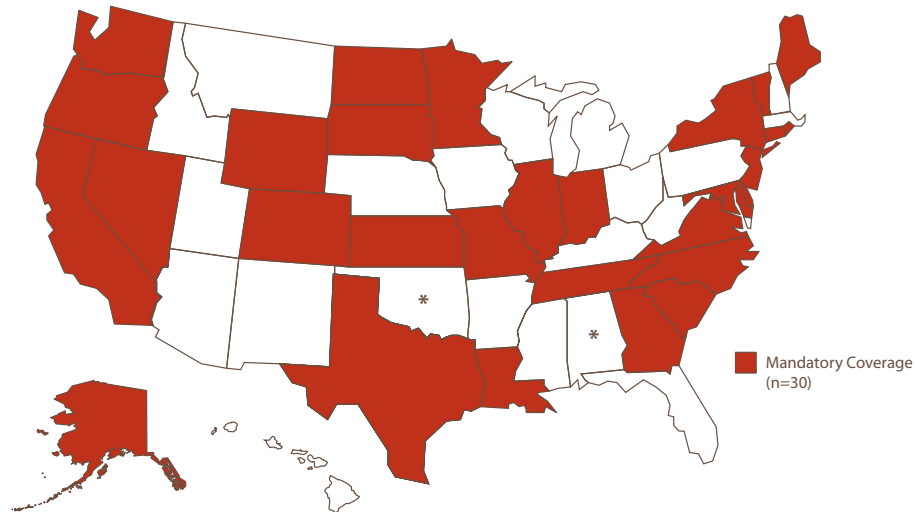




## Prostate Cancer

### States with Laws Mandating Prostate Cancer Screening Coverage

(enacted as of December 31, 2007)



\* Alabama and Oklahoma require specified insurers to offer coverage for prostate cancer screening

The two tests used to detect prostate cancer in asymptomatic men are the digital rectal exam (DRE) and the prostate-specific antigen (PSA).<sup>1</sup> While use of the PSA in the United States has resulted in the early diagnosis of approximately 90 percent of prostate cancers, the benefits of routine prostate cancer screening are currently under evaluation. Researchers are attempting to improve the PSA test and are assessing the impact of early detection by PSA and DRE on reducing the number of deaths caused by prostate cancer.<sup>2</sup>

Twenty-nine states and the **District of Columbia** (collectively, "states") have enacted laws that mandate third-party coverage<sup>3</sup> for prostate cancer screening. The laws in these states require specified private insurers to provide coverage for certain prostate cancer screening exams. In contrast, laws in **Alabama** and **Oklahoma** require the offer of coverage by certain private insurers.

Currently, 26 states require insurers to provide coverage for a PSA test at specified ages and frequencies. Of those states, 19 also require insurers to provide coverage for DRE. Four states—**Tennessee**, **Vermont**, **Washington**, and **Wyoming**—require certain insurers to provide coverage for testing, but do not specify the type of screening required.

#### ACS Age and Frequency Requirements

Six states—the **District of Columbia**, **Missouri**, **Nevada**, **Rhode Island**, **South Carolina**, and **Virginia**—require coverage in accordance with the American Cancer Society (ACS) guidelines. At present, the ACS recommends an

annual PSA test and DRE for men ages 50 and older and for men ages 45 and older who are at high risk.

#### Age Requirements

Age requirements for prostate cancer screening coverage vary across the remaining states. Twenty states require screening coverage for men ages 50 and older. The screening coverage requirement under **Louisiana** law applies to men *older than* 50 years of age. Under **Maine** law, coverage is required from age 50 through age 71.

Three states—**Alaska**, **Georgia**, and **Maryland**—require coverage for screening beginning at ages younger than specified in the current ACS guidelines. **Alaska** and **Maryland** require coverage of prostate cancer screening examinations for men ages 40 and older (up to age 75 in **Maryland**). In **Georgia**, coverage is required for men ages 45 and older.

Nineteen states have enacted laws specifying the age at which screening is required for high-risk men.

#### Frequency Requirements

Coverage for prostate cancer screening once a year is required in 17 states. Mandates in 12 states require insurers to provide coverage for screening, but do not specify the frequency for such screening. The law in **Oregon** requires coverage for prostate cancer screening tests biennially.

1 <http://www.cancer.gov/cancertopics/factsheet/Detection/early-prostate>

2 <http://www.cancer.gov/cancertopics/factsheet/Detection/PSA>

3 Third-party payers/insurers subject to the coverage requirements are not specified in this fact sheet but may include: (1) individual or group insurers, and/or (2) health maintenance or other managed care organizations.

SCLD contains information synthesized from state-level laws and resolutions. It does not contain state-level regulations; executive orders; measures implemented by counties, cities, or other localities; opinions of Attorneys General; or data addressing the implementation of state laws—all of which may vary significantly from the laws reported herein. Although coverage of Medicaid and Medicare law is not comprehensive, some SCLD records include these data.

**Source: National Cancer Institute: State Cancer Legislative Database Program, Bethesda, MD, 2008**

Building 31, Room 10A48 • 31 Center Drive, MSC 2580 • Bethesda, Maryland 20892-2580 • 301 496 5217 • 301 402 1225 fax • <http://www.sclcd-nci.net>

# State Laws Addressing Third-Party Coverage by Private Insurers for Prostate Cancer Screening

(enacted as of December 31, 2007)

State	Mandatory Coverage	Tests Covered		American Cancer Society Guidelines <sup>1</sup>	Age and Frequency Requirements			
		PSA	DRE		Younger than 50	50+	Age for screening for those at high risk <sup>2</sup>	Frequency
Alabama <sup>3</sup>								
Alaska	●	●			40+		35-39	Annually
Arizona								
Arkansas								
California	●	●	●		When medically necessary and consistent with good professional practice			
Colorado	●	●	●			●	40+	Annually
Connecticut	●	●				●	Not specified	
Delaware	●	●				●		Not specified
District of Columbia	●	●	●	●		●	45+	Annually
Florida								
Georgia	●	●			45+		40+*	Annually
Hawaii								
Idaho								
Illinois	●	●	●			●*	40+*	Annually
Indiana	●	●				●	<50	Annually
Iowa								
Kansas	●	●	●			●	40+	Not specified
Kentucky								
Louisiana	●	●	●			>50 or >40 when medically necessary and appropriate	Not specified	
Maine	●	●	●			50-71*	Not specified	Annually
Maryland	●	●	●		40-75		Not specified	
Massachusetts								
Michigan								
Minnesota	●	●	●			●	40+	Not specified
Mississippi								
Missouri	●	●	●	●		●	45+	Annually
Montana								
Nebraska								
Nevada	●	●	●	●		●	45+	Annually
New Hampshire								
New Jersey	●	●	●			●	40+	Annually
New Mexico								
New York	●	●	●			●*	40+*	Annually
North Carolina	●	●					Not specified*	
North Dakota	●	●	●			●	40+	Annually
Ohio								
Oklahoma <sup>4</sup>								
Oregon	●	●	●			●	<50	Biennially*
Pennsylvania								
Rhode Island	●	●	●	●		●	45+	Annually
South Carolina	●	●	●	●		●	45+	Annually
South Dakota	●	●	●			●	45+	Annually
Tennessee	●	Not specified				●*	Any, if medically necessary*	Not specified
Texas	●	●				●	40+	Annually
Utah								
Vermont	●	Not specified			Consistent with Centers for Disease Control and Prevention recommendations or health care provider's recommendation			
Virginia	●	●	●	●		●	40+ <sup>5</sup>	Annually
Washington	●	Not specified			Not specified*			
West Virginia								
Wisconsin								
Wyoming	●	Not specified			Not specified			

1. The American Cancer Society (ACS) recommends an annual prostate-specific antigen (PSA) blood test and digital rectal examination (DRE) for men ages 50 and older. Men at high risk (African Americans and men with a first-degree relative diagnosed before 65 years of age) should begin testing at age 45. Men at even higher risk, due to multiple first-degree relatives affected at an early age, could begin testing at age 40.

2. "High-risk" is a man who: (1) is African American, (2) has a family history of prostate cancer, and/or (3) has other risk factors or symptoms.

3. Alabama's law requires specified insurers to offer coverage for annual prostate cancer screening tests (PSA and DRE) for men ages 40 and older.

4. Oklahoma's law requires specified insurers to offer coverage for annual prostate cancer screening tests (PSA and DRE) for men 50 years of age and for men ages 40 and older at high risk for the disease.

5. Although Virginia's law incorporates the ACS' guidelines, it specifies that coverage for high-risk men begins at age 40.

\* With referral/prescription/recommendation of a physician/health care provider.