

**DATE:** June 17, 2021

**TO:** All Insurers Offering Disability Insurance

**FROM:** Mark V. Afable, Commissioner of Insurance

**SUBJECT:** Colorectal Cancer Screening Guidelines Update

The Office of the Commissioner of Insurance (OCI) is issuing this bulletin to alert insurers about recent changes to colorectal cancer screening guidelines and their effect on the application of cost-sharing provisions to insureds between the ages of 45 and 50.

On May 18, 2021, the United States Preventive Services Task Force (USPSTF) released an update to their colorectal cancer screening guidelines for average-risk populations<sup>1</sup>. The USPSTF guidelines lowered the screening age for average-risk populations from 50 to 45. The guidelines still classify screening from age 50-75 as grade “A” but have added 45-49 as grade “B.” Health insurance plans who are subject to the provisions of the Affordable Care Act must cover preventative screenings with USPSTF guideline ratings of “A” and “B” without cost-sharing<sup>2</sup>. Insurers should consult federal law to determine the timing requirements for adoption of these changes.

In addition, insurers are reminded to continue to review colorectal cancer screening guidelines issued by the USPSTF, the National Cancer Institute, or the American Cancer Society. These guidelines are used as a basis for coverage of colorectal cancer screening tests and procedures in accordance with s. 632.895 (16m), Wis. Stat., and s. Ins 3.35, Wis. Adm. Code. Section Ins 3.35 (3) (b), Wis. Adm. Code, requires that insurers, no less than annually, review the designated guidelines for modifications and additions. Benefits offered for the detection of colorectal cancer screenings should be updated to be reflective of the guideline standards selected by the insurer. This will ensure that consumers are receiving the most up-to-date cancer screenings that have been determined to be effective in early detection of colon cancer. Insurers shall comply with cost-sharing requirements outlined in s. Ins 3.35 (6), that requires insurers, notwithstanding s. 632.895 (16m), Wis. Stat., “to comply with s. 45 CFR 147.130 relating to cost-sharing provisions of preventive services including colon cancer screening.”

Any questions concerning this bulletin should be directed to Sarah Smith at [Sarah.Smith2@wisconsin.gov](mailto:Sarah.Smith2@wisconsin.gov).

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<sup>1</sup> Similar guidelines were issued by the American Cancer Society in 2018.

<sup>2</sup> 42 U.S. Code § 300gg-13