

Insurers Must Cover Routine Care for Cancer Trials

Health insurance companies will be required to pay for routine care of cancer patients in clinical trials if a bill passed by the House Commerce Committee is eventually enacted into law.

Health insurers say they already cover these costs, but policies differ, disputes happen, and coverage is still denied. This leaves cancer patients confused and fearful that their insurer will drop them if they join a clinical trial.

Regrettably, this makes them reluctant to participate in cancer trials and impedes cancer research. This hurts all Iowans who stand to benefit from more cancer research.

House File 2075 will put cancer patients' minds at ease and make it easier to enroll them in clinical trials by assuring them that their insurer will cover routine care.

The bill only applies to cancer trials approved by the National Institutes of Health and if the patient is referred by two oncology specialists.

If the insurer should deny coverage on the grounds that the proposed trial treatment is experimental, the patient may request a review by the Insurance Commissioner, who must decide within three days.

The bill applies to both individual and group insurance plans, but not necessarily to all Iowans. Many larger employers have self-funded health plans and the federal Employee Retirement Income Security Act (ERISA) exempts self-funded plans from state insurance regulations.