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**Written Testimony of  
The Permanent Commission on the Status of Women  
Before the  
Insurance and Real Estate Committee  
Tuesday, February 3, 2009**

**In Support of:**

**S.B. 7, AAC Health Insurance for Uninsured Persons**

**S.B. 458, AA Requiring Communication of Mammographic Breast Density Information to Patients**

Senator Crisco, Representative Fontana and members of the committee, thank you for this opportunity to provide written testimony in support of **S.B. 7, AAC Health Insurance for Uninsured Persons** and **S.B. 458, AA Requiring Communication of Mammographic Breast Density Information to Patients**.

**S.B. 7, AAC Health Insurance for Uninsured Persons**

PCSW supports passage of S.B. 7, AAC Health Insurance for Uninsured Persons, which would provide health insurance for the uninsured who are not eligible for Medicaid or Medicare. We support it because the increasing numbers of uninsured persons affect all genders, races, and ages.

In 2006, 11% of Connecticut's population aged 25 to 64,<sup>1</sup> and one-third of young adults, ages 19 to 29 were uninsured.<sup>2</sup> As of December 2007, the Kaiser Family Foundation estimated that there were over 130,000 uninsured women ages 18-64 in Connecticut.<sup>3</sup>

Lack of health insurance increase the risk of undiagnosed conditions resulting in health disparities and deaths. Uninsured adults are more likely to be diagnosed with a disease in an advanced stage. For example, uninsured women are substantially more likely to be diagnosed

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<sup>1</sup> Families USA. *Dying for Coverage*, April 2008.

<sup>2</sup> <[http://www.ct.gov/ohca/lib/ohca/common\\_elements/household06\\_summary\\_single\\_pages\\_for\\_pdf.pdf](http://www.ct.gov/ohca/lib/ohca/common_elements/household06_summary_single_pages_for_pdf.pdf)>.

<sup>3</sup> <[http://www.kff.org/womenshealth/upload/1613\\_07.pdf](http://www.kff.org/womenshealth/upload/1613_07.pdf)>.

with advanced stage breast cancer than women with private insurance.<sup>4</sup>

Lack of health insurance also leads to financial ruin for many families. Almost 8% of working adults in Connecticut spend 20% or more of their income on out-of-pocket medical expenses.<sup>5</sup> Connecticut women have higher out-of-pocket medical expenses than men, and are more vulnerable to medical debt. Fifty-six percent (56%) of medical bankruptcy filers are women.<sup>6</sup>

### **SB 458, AA Requiring Communication of Mammographic Breast Density Information to Patients**

PCSW supports passage of S.B. 458, AA Requiring Communication of Mammographic Breast Density Information to Patients, to facilitate the early detection of breast cancer.

It is important for women to understand the risk factors associated with developing breast cancer, especially those women who are at a substantially increased risk. Women with high density breast tissue are four to five times more likely to develop cancer than women with low density breast tissue.<sup>7</sup> Patients with high breast tissue density often need more than a regular mammogram to ensure that breast cancer tumors are not present.

If a patient is aware of her condition, which this bill seeks to provide, she could be more diligent by screening at an earlier age and following up a mammogram with an MRI or an ultrasound.<sup>8</sup> We look forward to working with you to address these important issues. Thank you for your consideration.

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<sup>4</sup> Families USA, *Dying for Coverage*, April 2008.

<sup>5</sup> State Health Access Data Assistance Center, December 2007

<sup>6</sup> D.U. Himmelstein et al., "Illness and Injury as Contributors to Bankruptcy," *Health Affairs*. February 2005.

<sup>7</sup> <<http://ww5.komen.org/BreastCancer/HighBreastDensityonMammogram.html?terms=dense+breast+tissue>>.

<sup>8</sup> <<http://ww5.komen.org/BreastCancer/RecommendationsforWomenwithHigherRisk.html>>.