



**Human Services Committee  
March 4, 2008  
American Cancer Society Testimony**

**SB 557 – An Act Concerning a Deduction on the Personal Income Tax for  
Premiums Paid for Long Term Care Insurance.**

The American Cancer Society believes that all people should have unimpeded access to comprehensive, quality health care services. This care includes cancer prevention, early detection, diagnosis and treatment, rehabilitation and long-term care through the end of life. The Society recognizes that serious gaps exist in accessibility, affordability, adequacy, administrative simplicity and quality of health care for many people, which must be addressed by the nation as a whole.

The uninsured have less of a chance of receiving lifesaving cancer detection screenings, such as mammograms, Pap tests, colonoscopies and PSA tests. The uninsured have a much greater chance of being diagnosed with a late-stage cancer that is much more difficult to treat and cure than an early-stage cancer. Additionally, the uninsured have less of a chance of receiving newer treatments, and a greater chance of being denied any treatment at all.

We must apply equally what we know about cancer prevention, early detection and treatment to ensure that all people—especially those in communities that suffer a disproportionate burden of cancer—benefit from major cancer breakthroughs. One step to that end is to increase the number of individuals with meaningful health insurance coverage and affordable access to the full range of high quality cancer-related services, prevention through end of life.

SB 557 would help Connecticut take a step towards helping ease the financial burden of health care by encouraging the purchase of long term care insurance by providing a personal income tax deduction equal to the annual premium cost of the insurance. This is an important effort that will help ensure that more people get access to care and we stand in support of SB 557

Cancer is a major public health problem in Connecticut and the United States, and is our nation's second leading cause of death, killing more people every year than every war in the 20<sup>th</sup> century combined. About 20,000 Connecticut residents are expected to develop cancer in 2008 and more than 7,000 Connecticut residents will die this year from cancer. However, cancer is also the most preventable and curable among our nation's chronic diseases.

The American Cancer Society stands ready to work with policy makers to ensure that Connecticut's citizens don't have to choose between keeping their homes and getting help. SB 557 will help ensure that more people can afford long-term care coverage and therefore improved access to care and we urge your support.