



**Insurance and Real Estate Committee
February 3, 2008**

5019

Testimony of the American Cancer Society

The American Cancer Society is urging your support of **HB 5019, AN ACT PROHIBITING THE USE OF PRESCRIPTION DRUG HISTORY AS AN UNDERWRITING TOOL TO DENY HEALTH INSURANCE COVERAGE.**

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.

Prior prescription drug history should not be used as an underwriting tool in denying health insurance. There is a serious health care concern within the state and the nation, we will not be able to address these health concerns until we stop using selective practices which unfairly offer different coverage from one person to another. Without this legislation some individuals will not be able to obtain proper health coverage, they will be unable to obtain routine screenings, and therefore will be at risk for deadly diseases, including cancer.

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.

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. This legislation will accomplish just that.

Please support this piece of legislation so that all individuals can enjoy the quality of life that they rightly deserve.