

296, 5172

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**Written Testimony of
The Permanent Commission on the Status of Women
Before the
Insurance and Real Estate Committee
Thursday, February 5, 2009**

**In Support of:
S.B. 296, AA Requiring Health Insurance Coverage for Bone Density Screenings
H.B. 5172 AA Establishing the Connecticut Healthy Steps Program**

Senator Crisco, Representative Fontana and members of the committee, thank you for this opportunity to provide written testimony in support of **S.B. 296, AA Requiring Health Insurance Coverage for Bone Density Screenings** and **H.B. 5172 AA Establishing the Connecticut Healthy Steps Program**.

S.B. 296, AA Requiring Health Insurance Coverage for Bone Density Screenings

PCSW supports passage of S.B. 296, AA Requiring Health Insurance Coverage for Bone Density Screenings, which would require individual and group health insurance policies to provide coverage for annual bone density screenings for women over fifty-five years of age.

According to the National Institute of Health, osteoporosis is a major public health threat for 44 million Americans, 68 percent of whom are women.¹ Nationally, 10 million individuals have osteoporosis and an additional 34 million have low bone mass, placing them at increased risk for osteoporosis.² About 11.5% of Connecticut's older women are at risk for osteoporosis.³ Connecticut women may also be at higher risk because as a population they are older, thinner than average, and probably receive less vitamin D because Connecticut is at a fairly high latitude.⁴

Women are four times more likely than men to develop osteoporosis because of the loss of estrogen during menopause.⁵ Consequently, many physicians recommend bone mineral density (BMD) testing for this population.⁶ A BMD test is the best way to determine bone health because it can identify osteoporosis, determine the risk for fractures, and measure the response to osteoporosis treatment.

¹ The National Institute of Health, Institute of Arthritis and Musculoskeletal Skin Diseases. *Osteoporosis*, 2007.

² Ibid.

³ Katz, Abe. *In The News*. "Depleting the Bone," University of Connecticut Health Center.

⁴ Ibid.

⁵ U.S. Department of Health and Human Services, Office of Women's Health. *Osteoporosis, Frequently Asked Questions*.

⁶ National Osteoporosis Foundation. *Fast Facts*.

If a patient is aware of her condition, which this bill seeks to provide, she would be able to take the necessary steps to prevent further damage to her bones and improve her quality of life before it is too late.

H.B. 5172 AA Establishing the Connecticut Healthy Steps Program

PCSW supports passage of H.B. 5172 AA Establishing the Connecticut Healthy Steps Program, which would expand the availability and affordability of health insurance benefits to all Connecticut residents. 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 64,⁷ and one-third of young adults, ages 19 to 29 were uninsured.⁸ As of December 2007, the Kaiser Family Foundation estimated that there were over 130,000 uninsured women ages 18-64 in Connecticut.⁹

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 with advanced stage breast cancer than women with private insurance.¹⁰

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.¹¹ 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.¹²

We look forward to working with you to address these important issues. Thank you for your consideration.

⁷ Families USA, *Dying for Coverage*, April 2008.

⁸ <http://www.ct.gov/ohca/lib/ohca/common_elements/household06_summary_single_pages_for_pdf.pdf>.

⁹ <http://www.kff.org/womenshealth/upload/1613_07.pdf>.

¹⁰ Families USA, *Dying for Coverage*, April 2008.

¹¹ State Health Access Data Assistance Center, December 2007.

¹² D.U. Himmelstein et al., "Illness and Injury as Contributors to Bankruptcy," *Health Affairs*, February 2005.