American Cancer Society®

Insurance and Real Estate Committee
February 11, 2010

Testimony of the American Cancer Society

HB 5009 – An Act Concerning Wellness Programs and an Expansion of Health Insurance Coverage

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 20th century combined. About 20,000 Connecticut residents are expected to develop cancer in 2010 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. In fact, in recent years, the cancer mortality rate has actually fallen slightly—due in large part to prevention and early detection efforts.

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.

Not all people are benefitting equally from the great strides we have made in the fight against cancer. 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. The uninsured have less of a chance of receiving lifesaving cancer detection screenings, such as mammograms, Pap tests, colonoscopies and PSA tests, 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.

HB 5009 – An Act Concerning Wellness Programs and an Expansion of Health Insurance Coverage addresses many cancer related issues including:

- Requiring insurance coverage for ostomy supplies,
- Requiring prosthetic parity between private health care coverage and state health care coverage,

- Providing insurance coverage for bone marrow testing to encourage more people to donate bone marrow,
- Prohibiting insurance companies from charging copayments or out-of-pocket expenses to colonoscopy patients for additional colonoscopies or blood tests ordered by a doctor,
- Requiring insurance companies to offer a reasonably designed wellness program which will offer rewards or incentives for patients to better their health,
- Providing insurance coverage for surgical removal of tumors and outpatient chemotherapy following the surgery; treatment of leukemia, including outpatient chemotherapy; reconstructive surgery on a breast on which a mastectomy was performed and a non-diseased breast for symmetry purposes.

Health care coverage and cancer related insurance mandates for preventative care and early detection screenings have helped to prevent and detect cancer at its earliest stages, saving lives and long term health care costs. HB 5009 will go a long way towards helping save lives, restore dignity to patients suffering from cancer and will ultimately reduce the health care cost burden on the state of Connecticut.

The American Cancer Society is the health-based organization that is dedicated to eliminating cancer as a major health problem and addressing the needs of cancer patients and their families. For nearly 100 years, the American Cancer Society has worked with medical professionals, public officials, and volunteers to advance programs to promote cancer prevention and early detection. In collaboration with community partners, the Society makes prevention, detection, and patient support programs more accessible to special population groups, including ethnic minorities and the elderly. Through joint ventures with schools and colleges, health care facilities and associations, government agencies, and other organizations, the Society delivers educational programs that save lives. Through education and advocacy the Society has been able to influence people to adopt behaviors that reduce cancer risk, including avoiding tobacco, eating a healthy diet, exercising regularly, and scheduling age-appropriate cancer screenings.

Please support HB 5009.

####