Public Health Committee, Insurance and Real Estate Committee and Human Services Committee
February 14, 2011
American Cancer Society Testimony

HB 6305 – An Act Concerning The Implementation Of The Sustinet Plan

We have made significant progress in recent years in addressing the cancer problem. Cancer death rates have decreased by 18.4% among men and 10.5% among women since the early 1990s. Despite this significant progress, the American Cancer Society realizes that its long-term goals of reducing the incidence and mortality of cancer cannot be achieved unless the gaps that exist within the current health care system are addressed. The challenge lies in the fact that our current health care system is not up to the task.

In the absence of a system that ensures adequate, affordable coverage, a cancer diagnosis can quickly translate to bankruptcy for families and in the worse case scenarios, the inability to access potentially lifesaving treatments. As such, we must ensure that healthcare reforms in Connecticut meaningfully meet the needs of all individuals diagnosed with cancer.

We believe 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, administrative simplicity and adequacy of health care for many people, which must be addressed by the nation as a whole.

A recent American Cancer Society study of 12 types of cancer among more than 3.5 million cancer patients dramatically demonstrates the problem of access today for uninsured cancer patients. The study found uninsured patients were significantly more likely to present with advanced stage cancer compared to patients with private insurance. The study found consistent associations between insurance status and stage at diagnosis across multiple cancer sites. Compared to patients with private insurance, uninsured patients had significantly increased likelihoods of being diagnosed with cancer at more advanced stages. The greatest risk for diagnosis with moderately advanced cancer (stage II) instead of the earliest stage (stage I) was in colorectal cancer, while the highest risk for diagnosis at the most advanced stage of cancer (stage III/IV) was in breast cancer. The study shows that too many cancer patients are being diagnosed too late, when treatment is more difficult, more expensive, and has less chance of saving lives.

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 6305 - An Act Concerning The Implementation Of The Sustinet Plan takes an innovative and bold step towards bridging the gap between the uninsured and underinsured and the healthcare programs and services they need.

As proposed, Sustinet is intended to ensure health care coverage that is affordable to both employers and individuals regardless of significant circumstances such as employment status, divorce, pre-existing condition or other life changes. The plan is designed to include mental health and dental services in addition to a focus on preventative care.

In compliance with the federal Patient Protection and Affordable Care Act (PPACA), passed in March of 2010, Sustinet ensures timely access to the full range of evidence-based health care services (i.e., rational, science-based, patient-centered) — including prevention and primary care — necessary to maintain health, avoid disease, overcome acute illness, and live with chronic illness. Coverage should be comprehensive and protect the individual from incurring catastrophic expenditures.

The plan contains a minimum standards package that preserves consumer health care benefits including mental health, vision and dental coverage. Sustinet also provides for coverage of smoking cessation services. ***We would like to work with the legislature and proponents of the bill to include Medicaid coverage of FDA approved tobacco use cessation services.***

We know that individuals and families who are uninsured or have inadequate insurance often go without preventive care despite research showing that early detection and timely treatment are effective in improving outcomes. Based on what is known today about cancer prevention and detection, as many as 60 percent of cancer deaths could be avoided every year. Sustinet would ultimately provide coverage with a strong emphasis on preventative services, including requiring no premiums or deductibles for preventative care. We would urge, however, inclusion of all preventative cancer screenings.

We know that cancer patients who are uninsured or have inadequate insurance often do not receive necessary and appropriate treatment in a timely manner, and that they have worse health because of these problems. Sustinet provides for a stronger coordination of patient care, eliminating treatment delays.

And we know we cannot meet the American Cancer Society's goals of reducing cancer mortality by 25 percent and cancer incidence by 50 percent by 2015 if we don't achieve greater improvements in our nation's coverage and health care delivery systems. Sustinet is a major step forward, calling for patient-centered "medical homes" that combine a designated source of primary care, coordinated services, patient education and improved access to medical consultation. Additionally, the plan relies on widespread use of

electronic medical records, and provides for incentives for an evidence-based approach to healthcare.

The plan calls for a large public/private insurance pool allowing for the opportunity for more competitive rates, better reimbursement rates for doctors and generate additional savings for enrollees. Large insurance pools have greater bargaining power due to their sheer number of members and because they spread risk over a larger group of individuals. Sustinet's expandable pool would include Husky and SAGA members, state employees, retirees and insured people without affordable and/or adequate employer-sponsored insurance; sole proprietors and other self-employed people; and the employees of any employer - including municipalities, non-profits, and for-profit firms - who decides to join Sustinet for worker health coverage.

Given the size and scope of this plan, coupled with the current economic crisis facing both the state and the nation as a whole, the plan was specifically designed to provide for a built in start up time to ensure sufficient providers are in place before enrollment of various persons, programs and entities commences between 2012 and 2014. The state would not incur most costs until 2014 and could potentially see savings of up to $277 million dollars as well as increased federal reimbursements.

In Connecticut, health insurance premiums are rising five times faster than salaries, medical debt accounts for 50 percent of personal bankruptcies, and fewer people are covered by employer-provided health insurance. On the treatment side, doctors and hospitals struggle to meet more patients' needs with fewer resources. Without bold new strategies, health care costs in Connecticut would continue to spiral out of control, leaving businesses and families increasingly unable to afford coverage. This in turn will lead to increased costs through lack of access to preventative and early treatment services.

Given the nature of care needed by an individual with cancer, we are confident that health care reform which meets the needs of cancer patients is likely to measure up to the needs of most other individuals. We urge continued review and deliberation of Sustinet. As always, we appreciate the opportunity to inform this process and are available to work with the members of these committees to ensure greater access to health care for all of Connecticut's citizens.

Thank you.

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