



American Cancer Society
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**February 27, 2015
Appropriations Committee**

Comments from the American Cancer Society Cancer Action Network on H.B. No. 6824 AN ACT CONCERNING THE STATE BUDGET FOR THE BIENNIUM ENDING JUNE THIRTIETH 2017, AND MAKING APPROPRIATIONS THEREFOR AND OTHER PROVISIONS RELATED TO REVENUE

The American Cancer Society Cancer Action Network (ACS CAN) is pleased to provide comments on H.B. No. 6824 An Act Concerning The State Budget For The Biennium Ending June Thirtieth 2017, And Making Appropriations Therefor And Other Provisions Related To Revenue. ACS CAN is the nonprofit, nonpartisan advocacy affiliate of the American Cancer Society that supports evidence-based policy and legislative solutions designed to eliminate cancer as a major health problem.

ACS CAN is committed to ensuring that everyone has access to quality, affordable health care and Medicaid plays a key role. Today, too many people are uninsured or have insurance that is inadequate, leaving them to face difficult financial circumstances and even bankruptcy after a cancer diagnosis. ACS CAN has long supported efforts to keep state Medicaid programs strong because of their importance in providing the access to care necessary to fight cancer.

Transition Certain Adults to the Health Insurance Exchange – OPPOSE

Through changes to Medicaid enrollment eligibility as currently proposed through the Governor's 2016-2017 biennium budget, Adult parents that earn between 138% -318% FPL will be removed from Medicaid and made eligible to receive federal subsidies to purchase health care plans through Access Health CT. However, estimates indicate that subsidies will not completely cover all costs and coverage will be unaffordable for many people. Additionally, currently under Medicaid, these enrollees do not have significant out of pocket expenses, which they would be exposed to through the exchange.

Increasing the out-of-pocket costs could have negative implications and unintended consequences on health outcomes. One of the biggest single issues for cancer patients is related to *cost-sharing*, because they have trouble meeting deductibles, paying their co-insurance for prescription drugs and treatment, and covering costs for physician visits and non-network specialty care.

Out-of-pocket costs for cancer patients vary substantially due to variations in both the cost of cancer treatments and drugs, and the adequacy of insurance plans. Given that

50% of health care costs are from 5% of the population - these are the individuals that need care the most. Raising the out-of-pocket costs will place undue economic burden on the people that need care the most. A cancer diagnosis can quickly translate to bankruptcy for families and in the worst-case scenarios, the inability to access potentially lifesaving treatments and medications.

This proposal will result in out of pocket costs passed on to patients, affecting their ability to get the care they need. This proposal could put people with serious health care needs at risk—at risk of not being able to get the care they need when they need it because they cannot afford the care, and at risk of incurring higher medical costs when they do get care.

Medicaid helps make it possible for cancer patients to see a doctor when they need to, fill prescriptions, keep up with screenings, and get the care they need if their illness recurs. Medicaid enrollees are more likely than the uninsured to have a usual place of care and to receive recommended preventive screenings. On the other hand, lack of adequate insurance can mean treatment is delayed and costs are increased because later stage cancers are associated with more complex and expensive treatments. The uninsured are more likely to be diagnosed with a late stage cancer and less likely to survive the disease.

Connecticut faces a very real and very serious budget deficit. This fiscal emergency will need to be addressed through painful and necessary solutions and all options need to be on the table, including revenue enhancements. As we continue to feel the impact of this economic downturn, it is important that we look for creative ways to utilize our resources that will allow us to protect access to the full range of health care.

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