

February 21, 2019

Good afternoon to the members of the Insurance Committee.

My name is Jan Kritzman. I live in Newington

I am testifying on two Bills:

HB 7124
SB 838

Both bills attempt to mandate health insurance coverage for a mammogram and a Breast Ultrasound (sonogram) for a woman who has Dense Breast Tissue, which has been revealed on her mammogram.

I want to beef-up the language in these bills, as follows:

- 1.) Total health insurance coverage for mammogram, both screening and diagnostic.
- 2.) Total health insurance coverage for Breast Ultrasound, both screening and diagnostic.
- 3.) Total health insurance coverage for Breast MRI, both screening and diagnostic.
- 4.) No age limitations, like "age 30." I have met too many young women in their 20's who have suffered the ravages of late-stage breast cancer.
- 5.) No co-pays.
- 6.) No deductibles.
- 7.) No cost-sharing.
- 8.) Effective start date should be July 1, 2019. Why wait, arbitrarily, until January 1, 2020 ? Saving lives requires immediate action !

My additions here give these Bills more punch.

This effort has to be total, all-out, full, no-holds-barred Breast Health Insurance Coverage.

3,500 newly diagnosed cases of Breast Cancer are expected in CT in 2019, the highest rate per capita in the USA.

Yes, we win "The Prize," and it's nothing to be proud of.

I am a 6 year survivor of breast cancer.

I am living proof that mammograms fail many women who have Dense Breast Tissue.

My breast cancer was not detected on a mammogram. No. It showed up only on my follow-up Ultrasound.

Since 1987, for 25 years, I received annual mammograms. Faithfully.

After each mammogram, the radiologist would inform me that my mammogram was "normal. No suspicious findings." And I would feel incredibly relieved, and dutifully make an appointment for the following year.

For these 25 years, I was never told that I had Dense Breast Tissue. Very Dense. And that my mammograms were really difficult to read because of my density. It was never suggested to me that I should follow up my

mammogram with an Ultrasound, which would have provided a better contrast, until 2010, when a new State of CT law was enacted to mandate that medical providers inform women of their density. CT was the first state in the nation to enact such a law. Then, I was finally informed.

Fast forward to 2012. My Ultrasound – not the mammogram – detected a small, early- stage, invasive breast cancer.

In my case – and in the case of the 40% of all women who have Dense Breast Tissue – Ultrasound is a vitally important test. It certainly saved me from a late-stage diagnosis.

But, an Ultrasound is covered by very few health insurance policies. And a lot of women cannot afford the test, which costs anywhere from \$400.00 to \$800.00, depending on where you live in CT.

The present law that governs insurance company coverage for Ultrasound for women with Dense Breast Tissue is grossly inadequate. A mammogram is covered. But that test alone is inadequate for these women. The present law doesn't help a woman with Dense Breast Tissue who can't afford an Ultrasound, because she has not yet met her deductible—which may be \$5,000.00 or \$6,000.00 ! She'll get the mammogram, which is covered, find out she is Dense, and not be able to follow up with the Ultrasound, because she can't afford it. She will leave the radiology center, not really knowing if she has an early-stage, highly treatable, non-palpable breast cancer. Ignorance is not Bliss !

If there are any representatives or lobbyists from insurance companies here today, please listen up. A finding of a small, early-stage breast cancer on an Ultrasound in a woman with Dense Breast Tissue will save insurance companies millions that they would otherwise have to pay for treatments for women with an advanced-stage diagnosis. Full Ultrasound coverage is “Penny Wise AND Dollar Wise !” This is a no-brainer. If there is anyone here lobbying against Breast Ultrasound Coverage, I would like to talk to you personally.

OUTSIDE.

Please.... just strengthen some of the wording here in SB 838 and HB 7124, get them combined, and get the show on the road.

By the way, in case some of you on this committee don't already know of the late Dr. Nancy M. Cappello of Woodbury CT, you will today. Nancy certainly did not invent Dense Breast Tissue; but she DID invent Dense Breast Tissue AWARENESS. Along with several of you members of this very committee, she was responsible for the present CT law—first state in the nation—and now in 37 other states and many countries across the globe – to mandate informing women of their Breast Density. I am forever in her debt. She was the founder of “AreYouDense.Org.” If you've never done so...please check out this website. It will blow your mind !

Now.... for an incredible news flash....Last week President Trump signed an omnibus Federal Spending Bill that includes a Federal mandate that a woman's mammogram report must inform her of her Breast Tissue Density.

Nancy pushed for that legislation for many years. Today she is smiling lovingly from Heaven upon its final success.

Any questions?

Jan P. Kritzman