

Kara Kiebler Franklin

Testimony in Support of SB272 Health Insurance - Scalp Cooling Systems - Required Coverage

Good afternoon, Chair Beidle, Vice Chair Hayes, and members of the Senate Finance Committee.

My name is Kara Franklin. While I work in the General Assembly, today I'm not here as a staffer. I'm here as a breast cancer survivor. I'm here for my friends who have endured chemotherapy, for those currently facing it, and for women who may one day be forced to make choices no one should have to make while fighting for their lives. I'm deeply grateful to Senator Gile and Delegate Nkongolo for introducing this legislation and for supporting women.

Maryland has already recognized that cancer treatment should not come with added financial penalties simply because of how care is delivered. Senate Bill 272 continues that promise. It tells patients, clearly and compassionately, that we will not make an already devastating diagnosis harder to bear. We might not be the first state to take this step, but we should not fall behind when it comes to supporting women facing cancer with dignity, empathy, and common sense.

While I did not personally undergo chemotherapy during my initial diagnosis, like many cancer survivors, I live with the reality that my cancer could return. If it does, I will almost certainly face chemotherapy. In that moment, when fear and uncertainty are already overwhelming, I would hope Maryland would stand alongside other states in supporting women during one of the most vulnerable times of their lives.

I have close friends who were forced to weigh the cost of cold cap systems against groceries, rent, and other basic needs during treatment. Some simply couldn't afford it. That's unacceptable. To those outside this experience, hair loss may seem cosmetic. To someone with cancer, it's deeply personal. Cancer takes your sense of safety. It takes your health. It steals your ability to plan for the future.

Preserving hair isn't about vanity. It's about dignity and choice. For many women, access to cold cap therapy can reduce or eliminate the need for wigs altogether, giving them options at a time when very few options exist. Losing your hair can feel like losing the last visible piece of who you were before the diagnosis – cold capping can allow you to hold onto normalcy when everything else feels out of control. That choice alone can make a profound difference in how someone moves through treatment and recovery.

From a fiscal perspective, the impact of this bill is minimal, but the benefit is enormous. Treatments that help mitigate side effects like hair loss can prevent emotional harm that is often more damaging, and longer lasting, than the diagnosis itself. Supporting patients' mental and emotional well-being is not an extra, it's a necessary part of effective care.

For all of these reasons, I respectfully request a favorable report for Senate Bill 272. Thank you for your time and consideration.

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