

My name is Kendra Shurtleff-Gerstein. I am a 52-year-old wife, mother, friend, aunt, daughter, and neighbor, and I live in Gambrills, Maryland.

Almost four years ago, at the age of 48, I heard the words no one is prepared to hear: *you have breast cancer*. At the time, I had one daughter preparing to graduate from high school and begin college, and another finishing middle school and entering high school. Life was already full and fast-paced. Cancer was not something I had room for — emotionally or practically — and I was especially concerned about losing my hair and having that be one of the defining memories of my daughters' teenage years.

Hair loss is not about vanity. It is about preserving a sense of normalcy and control during a time when nearly every decision is out of your hands. By using the Paxman scalp cooling system — at a personal cost of \$2,400 with no insurance coverage — I was able to retain much of my hair. That allowed me to attend school events, take prom photos, continue working, and simply be a present mom without the constant reminder of my illness or the unintended pity that often accompanies visible treatment side effects. I was open about my diagnosis, but it was not something I wanted to explain repeatedly or broadcast publicly. Scalp cooling gave me the space to focus on healing — both physically and mentally — and for that I am deeply grateful.

I have worked in oncology for 25 years and have seen firsthand the financial toxicity that often accompanies a cancer diagnosis. Medical debt is the leading cause of personal bankruptcy in this country, accounting for over 60% of cases. That burden is significant and avoidable. SB0272 would help alleviate costs for supportive therapies that meaningfully improve quality of life but are often excluded from insurance coverage.

Patients in Maryland should not have fewer options or less support simply because of their zip code. A cancer patient's access to care should not depend on the state in which they live. I strongly encourage you to support and pass SB0272 to ensure that future cancer patients in Maryland have access to comprehensive, compassionate coverage during an already overwhelming time.

Thank you for your time and consideration.

Sincerely,
Kendra Shurtleff-Gerstein
Gambrills, Maryland