



**2023 SESSION  
POSITION PAPER**

**BILL:** SB 184 – Health Insurance – Diagnostic and Supplemental Examinations for Breast Cancer – Cost-Sharing  
**COMMITTEE:** Finance Committee  
**POSITION:** Letter of Support

**BILL ANALYSIS:** Senate Bill (SB) 184 Prohibits insurers, non-profit health service plans, and health maintenance organizations that provide coverage for diagnostic and supplemental breast examinations from imposing a copayment, coinsurance, or deductible requirement for the examination.

**POSITION RATIONALE:** The Maryland Association of County Health Officers (MACHO) strongly supports SB 184. SB 184 protects women at higher-than-average risk of breast cancer from costs that may present barriers to appropriate, potentially life-saving evaluation. Supplemental screening with MRI is recommended by expert organizations including The American College of Obstetrics and Gynecology and The American Cancer Society for all women as young as 25 years of age with high-risk genetic mutations<sup>1</sup> and those with family histories that significantly elevate lifetime risk.<sup>2</sup> Diagnostic evaluation is critical for women at average risk who have suspicious findings on their routine screening mammograms.

The Affordable Care Act (ACA) prevents health insurers from imposing co-payments or applying deductibles to standard screening mammograms.<sup>3</sup> Unfortunately, ACA cost protection was not extended to supplemental or diagnostic procedures to detect breast cancer. As a result, women at higher-than-average risk and those with concerning findings on their initial evaluation are subjected to out-of-pocket costs that disproportionately prevent early cancer detection in lower-income Marylanders. These delays in diagnosis result in more women with late-stage cancers, higher treatment costs, and greater disparities in breast cancer mortality.

SB 184 closes an important loophole in the Affordable Care Act. This change in policy will remove a major barrier for lower-income women at high risk of breast cancer and for those with suspicious findings on routine screening exams. As we focus on closing health disparities, this bill will take us one step closer.

For these reasons, the Maryland Association of County Health Officers submits this letter of support for SB 184. For more information, please contact Ruth Maiorana, MACHO Executive Director at [rmaiora1@jhu.edu](mailto:rmaiora1@jhu.edu) or 410-937-1433. *This communication reflects the position of MACHO.*

<sup>1</sup> <https://www.acog.org/clinical/clinical-guidance/technology-assessment/articles/2013/06/digital-breast-tomosynthesis>

<sup>2</sup> <https://acsjournals.onlinelibrary.wiley.com/doi/full/10.3322/caclin.57.2.75>

<sup>3</sup> <https://www.hrsa.gov/womens-guidelines>