



Testimony to the Health & Government Operations Committee
SB 184 Health Insurance-Diagnostic and Supplemental Exams for Breast
Cancer -Cost-Sharing
Position: Favorable

March 23, 2023

The Honorable Joseline Pena-Melnyk, Chair
Room 241, House Office Building
Annapolis, Maryland 21401
cc: Members, Health & Government Operations

Honorable Chair Pena-Melnyk and Members of the Committee:

Economic Action Maryland (formerly the Maryland Consumer Rights Coalition) is a people-centered movement to expand economic rights, housing justice, and community reinvestment for working families, low-income communities, and communities of color. Economic Action Maryland provides direct assistance today while passing legislation and regulations to create systemic change in the future.

We are writing today in support of SB 184.

Economic Action Maryland has been working to reduce medical debt and expand access to affordable health care for the past five years. According to a 2022 [Urban Institute](#) report, 10% of Maryland households have medical debt in collections.

While mammograms are an important preventive care measure, [research](#) has found that the costs associated with mammograms and additional breast-cancer imaging has risen over the past decade and has been rising rapidly over the past few years in conjunction with high-deductible health care plans.

As the cost of auto insurance, gas, food, utilities, and rent increases, working families may cut back on other expenses. In fact, research has shown that as prices rise for additional medical testing, fragile households are likely to forego these tests in order to meet their basic household needs.

A 2020 Gonzales poll found that 17% of Maryland households delayed medical care because of concerns about costs while 53% of Marylanders who already had a bill in collection delayed medical care because of cost concerns.

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This year, [5,760](#) Maryland residents will be diagnosed with breast cancer. Breast cancer has the highest incidence and second highest death rate of cancers in Maryland. Annual mammograms are proven to help detect breast cancer early and lead to better treatment options and remission rates for patients. High costs should not be a deterrent to treatment. Today in Maryland, it is.

SB 184 will reduce the high costs of mammograms and other imaging, expand access to this important preventive measure, and curb medical debt for outpatient treatment.

For all these reasons, we support SB 184 and urge a favorable report.

Best,

Marceline White
Executive Director

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