SB 0757 - FAV Written Testimony

To whom it may concern:

My name is Stefani Read currently residing in Westminster, Maryland and I volunteer as both a Peer Navigator and Patient Advocate Leader with FORCE.

FORCE (Facing Our Risk of Cancer Empowered) is a national nonprofit organization dedicated to empowering the millions of individuals and families facing hereditary cancers. Its community includes people with BRCA, ATM, PALB2, CHEK2, PTEN, or other inherited gene mutations and those diagnosed with Lynch syndrome. We accomplish this through education, support, advocacy and research efforts. Visit FORCE's website at www.facingourrisk.org for more information about our mission and hereditary cancers.

I am writing to you today to ask you to support HB 1007. Research shows that inherited genetic mutations play a major role in approximately 10-15% of cancers, including breast, ovarian, prostate, pancreatic, and colorectal cancers. While the BRCA1 and BRCA2 mutations may be the most well-known, there are dozens of other hereditary genetic mutations that increase cancer risk. As the saying goes, knowledge is power - and we are worried that folks with identified mutations may be discriminated against by insurers.

As the saying goes, knowledge is power - and we are worried that folks with identified mutations are being discriminated against by insurers. I am personally familiar with the reality of this discrimination as I am BRCA1+ myself. I learned of my genetic mutation after losing family members to cancer and watching others fight their battles up to this very day. While completing the genetic testing process, I was openly warned many times that my positive status could impact my ability to find insurance coverage, particularly for life insurance. I even had to sign a paper attesting that I had been told about this risk due to the severity of the possibility of being denied coverage.

Although folks like me may be at higher risk of cancer, we do not deserve to be denied or overcharged for care. The reality is that this discrimination exists to such a degree that it is used as a cautionary block for those seeking testing. The warnings of denied coverage given pre-genetic testing may scare patients away from getting the information about their mutation that could save their lives.

With your help passing SB 0757 we can help all Marylanders like me live longer, healthier, and hopefully cancer-free lives. I thank you for your support and I am always available to discuss this further.

Thank you for your time,

Stefani Read

Patient Advocate Leader, FORCE

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