



**March 13, 2025**

**House Bill 1495**

**Health Insurance - Screening for Ovarian Cancer - Required Coverage and  
Prohibited Cost Sharing  
House Health and Government Operations Committee**

**Position: Favorable**

The Maryland Catholic Conference (MCC) is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

**House Bill 1495** requires certain insurers, nonprofit health service plans, and health maintenance organizations to provide individuals over at least 45 years of age with coverage for certain preventive screenings for ovarian cancer, including MRI and CT scans; and prohibiting the insurers, nonprofit health service plans, and health maintenance organizations from imposing a copayment, coinsurance, or deductible requirement on coverage for the preventive screenings.

Expanding insurance coverage for ovarian cancer screening for women over 45 is a life-affirming measure that has the potential to save countless lives. Ovarian cancer remains one of the leading causes of cancer-related deaths among women, and early detection is critical in improving survival rates. Unfortunately, many women, particularly those at higher risk, face significant barriers to diagnostic testing, including financial burdens and limited access to preventive care. Providing coverage for life-saving screenings would empower women and their families with essential knowledge about their health, allowing them to take proactive steps in managing their care.

Early detection not only improves treatment outcomes but also alleviates the fear and uncertainty that often accompany undiagnosed health conditions. In Maryland, the 2021 incidence rate of ovarian cancer was 9.9 per 100,000 women, compared to the national rate of 10.1.<sup>1</sup> Studies have shown that more frequent surveillance—every three to four months—for

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<sup>1</sup> <https://statecancerprofiles.cancer.gov/quick-profiles/index.php?statename=maryland>

women at high risk significantly improves early detection and outcomes.<sup>2</sup> As women age, regular healthcare visits become increasingly necessary to maintain their overall well-being. Ensuring access to preventative screenings supports the dignity of life by addressing the needs of a vulnerable population that may otherwise be burdened by rising healthcare costs. It is our moral responsibility to advocate for robust, life-affirming healthcare that not only preserves dignity but also provides critical, potentially life-saving interventions.

For these reasons, the Maryland Catholic Conference asks for a favorable report on **HB 1495**.

Thank you for your consideration.

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<sup>2</sup> <https://pubmed.ncbi.nlm.nih.gov/38353066/>