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**Date:** March 11, 2025

**Bill # / Title:** House Bill 1366 - Health Insurance - Testing for Ovarian and Cervical Cancers - Required Coverage and Prohibited Cost Sharing

**Committee:** House Health and Government Operations Committee

**Position:** Letter of Information

The Maryland Insurance Administration (MIA) appreciates the opportunity to provide information regarding House Bill 1366

If enacted, House Bill 1366 would create a new mandate for insurance companies to cover cancer screening tests including cervical smear or pap tests on an annual basis, and surveillance tests where the insured has a family history of certain type of cancer or has tested positive for certain genetic mutations.

According to the National Institute of Health (NIH) National Cancer Institute, when cervical cancer is diagnosed at an early stage, the 5-year relative survival rate is 91%. When the cervical cancer has been diagnosed after it has spread to nearby tissues, organs, or regional lymph nodes, the 5-year relative survival rate drops to 60%, with the rate dropping further to 19% when the cancer is diagnosed after it has spread to distant parts of the body.<sup>1</sup> According to the same Institute, the State of Maryland had an incidence report rate for cervical cancer of 6.4 per 100,000 people from 2017 to 2021.<sup>2</sup> At present, data gathered by the American Cancer Society estimates that 220 new cases of cervical cancer have been diagnosed in the State of Maryland so far this year, and approximately 70 people have died as a result of the disease.<sup>3</sup>

House Bill 1366 adds a new mandated benefit that is not currently included in the benchmark plan for Essential Health Benefits (EHB) in the State of Maryland. As drafted, the benefit would be mandated for the fully insured large group marketplace and the individual grandfathered

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<sup>1</sup> National Institutes of Health (NIH) – National Cancer Institute, “Cervical Cancer Prognosis and Survival Rates,” cited on <https://www.cancer.gov/types/cervical/survival> retrieved on 3-5-2025.

<sup>2</sup> NIH National Cancer Institute, “State Cancer Profiles: Dynamic views of cancer statistics for prioritizing cancer control efforts across the nation,” as cited on <https://statecancerprofiles.cancer.gov/index.html> retrieved on 3-5-2025.

<sup>3</sup> American Cancer Society – Cancer Statistics Center, “Maryland New Case Estimates, 2025” as cited on <https://cancerstatisticscenter.cancer.org/states/maryland> retrieved on 3-5-2025.

marketplace. Per the MIA's 2024 Maryland Covered Lives report, there are approximately 390,000 covered lives in Maryland's large group fully insured market, and approximately 1,000 covered lives in the individual grandfathered market.<sup>4</sup> If the bill were to be amended to apply to the nongrandfathered individual and nongrandfathered small group marketplace, the State would be required to pay for the additional cost of the benefit, either by making payments directly to patients or to insurance carriers.

Thank you for the opportunity to provide this letter of information. The MIA is available to provide additional information and assistance to the Committee.

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<sup>4</sup><https://insurance.maryland.gov/Consumer/Appeals%20and%20Grievances%20Reports/2024-Maryland-Covered-Lives-Report.pdf>