

Bill: SB 184 Health Insurance: Diagnostic and Supplemental Examinations for Breast Cancer – Cost-Sharing

Position: **SUPPORT**

Dear Chair, Vice Chair, and Members of the Committee:

My name is Dale Jafari and I have been a Nurse Practitioner in Women's Health for more than two decades. I can speak to the impact of an insurer who will not cover the cost for diagnostic services for women who have an abnormality identified on a screening mammogram or who have been identified as high risk for breast cancer based upon their personal or family history. While most can undergo the screening without out-of-pocket expense, many are shocked to learn that the diagnostic imaging or follow-up studies may not be covered by their insurance plan. This creates a barrier to care and may force the patient to defer the follow up studies because of economic constraints. Additionally, patients whose lifetime risk for Breast Cancer exceed the expected range must be screened more aggressively than a woman of low or average risk. This may include genetic testing for mutations associated with high risk for breast cancer, more frequent breast exams, and mammograms alternating with breast MRI at 6-month intervals to identify an abnormality at the earliest interval. Overall, Maryland is currently facing an increase in the number of patients who are presenting with later stage cancers. Unfortunately, high deductibles, high co-pays, and extreme out-of-pocket expenses are further burdening some of our most marginalized populations.

It is my hope that SB 184 be given a favorable report so that our patients may undergo medically necessary procedures when faced with an abnormal finding on mammogram.

Should you have any questions, please feel free to contact me.

Sincerely,

S. Dale G. Jafari

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