

**Testimony**  
**House Bill 1283**  
**House Industry Business and Labor Committee**  
**Representative Warrey, Chairman**  
**January 27, 2025**

Chairman Warrey, Vice Chair Frelich, and honorable members of the House Industry Business and Labor Committee:

My name is Kim Kuhlmann, and I am here today in support of House Bill 1283 to eliminate out of pocket costs for patients getting preventative breast cancer screening.

In December 2024, I went in for my first mammogram and received a call that I needed to follow up with a second mammogram and ultrasound. One of my first questions was if the procedure would be covered by my insurance. It took me four hours of going back and forth between the provider and the insurance company to determine that the procedure codes were covered by insurance, but my insurance only pays for one screening mammogram per year and any additional screening I pay 100% out of pocket.

Screening mammograms are available without cost-sharing, but often a mammogram alone is not enough, especially for those of us with dense breast tissue. Often further diagnostic screening is needed for abnormal results or high-risk patients and these additional screenings involve significant out-of-pocket costs. The estimated cost for a mammogram and ultrasound for me was \$859.00. I'm still waiting on my bill.

The technology for screenings has seen significant improvements, especially for those with dense breast tissue, making it possible to detect cancer earlier. However, the insurance for these new screening options has not kept up. I'm fortunate that I make enough to pay for these screenings out of pocket, but there are those whose life circumstances mean these additional screenings will cost too much, they will delay getting additional screenings, and could result in more costly cancer treatment with a late stage diagnosis.

We have the technology to find cancer early when the treatment options cost much less. We should encourage women to get FULLY screened by reducing as many barriers as possibly to early detection, including out of pocket expenses.

I ask you to please support HB 1283 to eliminate cost-sharing for all preventative breast cancer screenings.

Thank you. I'm happy to answer questions.

Kim Kuhlmann  
Bismarck, ND