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Testimony Senate Human Resources Division on HB 1283 - April 7, 2025

by Rep. Karen Karls, District 35 - Bismarck

Thank you for your time this afternoon. I'm Karen Karls, and I represent district 35 which is where you are currently sitting.

House bill 1283 is a bill primarily for Women's Health. Currently, an initial screening (a mammogram), which is utilized for average-risk women, is at no cost share. This legislation ensures that a patient who needs follow-up or supplemental breast imaging, or those at high-risk, based on personal or family medical history, are not forced to forego these medically necessary services due to high out-of-pocket costs. It is a bill to expand screening tests at no cost share, NOT biopsy or any care or treatment, SCREENING ONLY.

This is not considered a healthcare mandate because all breast screening tests are included in the Essential Health Benefits plan, and insurance plans currently, this is a cost-share bill.

Cost is often prohibitive and can lead those in need to skip the necessary screening. Unfortunately, delayed diagnosis can lead to advanced and even metastatic cancer (Metastatic breast cancer is an advanced stage of breast cancer where tumor cells have spread to other parts of the body).

If the cancer spreads beyond the breasts, treatment may be up to *five times* more expensive and significantly less successful. Breast cancer (\$29.8 Bill) is the most expensive cancer to treat.

An American Cancer Society report shows that the elimination of out-of-pocket cost sharing for follow-up tests could prevent more than 7,500 later-stage diagnoses and ultimately save \$11,434 per patient diagnosed with breast cancer and more than \$2 billion across all patients over their lifetime.

Early detection results in better outcomes, cost savings and fewer treatments.

It is also important to note that this bill is not just for women. Although rare, breast cancer does occur in men and every year thousands of men are diagnosed with this cancer as well.

Thank you for your time today. Please support this life-saving bill. I would be happy to answer any questions