

HB 1283  
Industry and Business  
March 18, 2025

Chairman Barta and Members of Industry and Business,

Breast cancer is the number one diagnosed cancer, the [most expensive](#) to treat, and remains the second leading cause of death among women in North Dakota.

According to the North Dakota Department of Health, nearly 1 in 8 women will be diagnosed with breast cancer in their lifetime. The two greatest risk factors for breast cancer are being a woman and getting older, two factors we can't prevent.

HB 1283 is a bill to expand medically necessary breast screening tests, such as ultrasound and breast MRI at no cost share. Currently, an initial screening (a mammogram), which is utilized for average-risk women is at no cost share.

This legislation ensures that the 10% of patients who need follow-up breast screening after a mammogram and 15% of women who are high risk with a personal or family medical history of breast cancer are not forced to forego medically necessary screenings due to high out-of-pocket costs. One [study](#) found that the out-of-pocket costs for follow-up screening image tests can average \$234 for a diagnostic mammogram and \$1,021 for a breast MRI.

These financial barriers prevent many individuals from accessing the full benefits of early detection, limiting the effectiveness of breast cancer screening and ultimately costing more in treatment. House Bill 1283 proposes to eliminate these out-of-pocket costs and the financial burdens they present and provide the full benefits of early detection and effectiveness of breast cancer screenings for employees on the NDPERS health insurance plan.

HB 1283 is not a mandate in coverage, the breast screening tests defined in the bill are included in the ND Essential Health Benefits Benchmark Plan, therefore health insurance plans including PERS cover the diagnostic and supplemental breast screening tests listed in HB 1283, **this is a cost-share bill.**

According to PERS, the bill would have an estimated increase in premium of .5%, or four million dollars in the 2025-2027 biennium. Nineteen states out of 28 that have passed similar legislation did not have fiscal notes and nine had less than ND's FN. MT passed this legislation in 2023 and the largest insurer in the state shared there would be an increased cost of .001% in the commercial market and

their self-insured state employee plan already covers diagnostic and supplemental breast screenings at no cost share. I believe early detection will ultimately save money and it will save lives.

It is imperative that we take measures to reduce the overall costs to the health care system, ensuring breast cancer is detected at the earliest possible stage helps to eliminate the exorbitant treatment costs associated with a later-stage diagnosis. Early detection results in better outcomes, cost savings, and fewer treatments and reduces the chance of dying from the disease.

North Dakota Medicaid covers diagnostic and supplemental imaging at no cost share. North Dakota Women's Way Program is a federal/state program that provides mammograms, diagnostic, and supplemental screenings to income-eligible women who are underinsured (covering deductible, copays, etc.) or not insured.

Please support House Bill 1283 and vote yes for this life-saving bill and save ND taxpayers money.

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