



Written Testimony Opposing SB 199
Submitted to the Senate Committee on Financial Institutions and Insurance
February 23, 2021
By Peggy Johnson

Chairman Longbine and members of the Senate Insurance Committee, my name is Peggy Johnson and I appreciate the opportunity to speak today in opposition to SB 199. I am a long-time volunteer with Susan G. Komen and a nine-year breast cancer survivor. As a Komen volunteer, I have for many years assisted women as they were diagnosed with breast cancer. As you can imagine hearing the word **cancer** is a startling and scary experience. Most people never expect to hear the word – cancer. Most often women and men worry about the affect their diagnosis will have on their family – both emotionally and financially. Cancer will disrupt everything – work, family and one’s sense of well-being. There are few things which disrupt one’s life like a life-threatening diagnosis. There are decisions to be made – what and where to have treatment – how much treatment – will I be able to continue to work – how will I take care of my family? If you add the startling fact that your insurance won’t pay for it or will certainly not pay for most of it can further disrupt one’s life. The plans being put forward by the SB 199 won’t guarantee any peace of mind. Have you read your insurance policy; do you know what will be covered by your insurance if you were diagnosed with cancer? Do you realize that your insurance might be cancelled next year because you were diagnosed with cancer or another chronic condition, you will then have a pre-existing condition?

An important part of breast cancer, and all cancers, is early diagnosis. Breast cancer has tools for early detection – mammography. The plans being proposed today could simply eliminate access to those tools for early diagnosis. The ACA provides access to screening mammography and other prevention tools at no cost to the patient. Time has proven since the ACA passed these tools reduce the overall cost of treatment, by providing access to early diagnosis and treatment. Since the pandemic started early last year, there has been a notable decline in women receiving their yearly mammograms and it is estimated we will see an increase in late stage breast cancer by as many as 10,000 as a result.

In January of 2012 I was diagnosed with triple negative breast cancer, a fairly rare subtype with few treatment options. Because of my background as a Komen volunteer I knew more than most. I knew what type of surgery I wanted, where I wanted to be treated and I assumed I had good insurance. By the time I finished treatment – a lumpectomy, four rounds of chemotherapy, 35 radiation treatments my total treatment bill, without office co-pays, was just over \$200,000. My insurance paid their negotiated amount of \$66,975. My out-of-pocket expenses including co-insurance and co-pays was \$2,525. Remember I **had good insurance**. Research tells us at least 25 percent of women and men have at least \$5,000 in debt **five years after completing breast cancer treatment**. That’s five years after finishing treatment. In Kansas, we also know that medical debt is the number one reason for filing for bankruptcy. No one deserves to be forced into making treatment decisions based on putting their family’s financial future at risk, but the policies proposed by SB 199 would do just that. Most people won’t understand what will be covered and what won’t. Most people don’t understand, with the proposed product, if they or a family member is diagnosed with a condition which will identify them as having a ‘pre-existing’ condition, they won’t be covered the next year. Nobody wants cancer, or heart disease or diabetes or asthma. All considered to be ‘pre-existing’ diseases once diagnosed.

I urge you to vote against SB 199. The policies proposed will further complicate the world of health care, including cost and coverage. This product will put Kansas families at risk. Targeting young workers who are often unfamiliar with insurance policies and medical expenses is a disservice. Kansans of all ages, young and not so young, deserve better. The more than 2,000 women and men of Kansas who will be diagnosed with breast cancer this year and those living with the disease deserve better. I urge you to look to your right and to your left – which of you or a member of your family will be diagnosed with a life-threatening disease? Please vote against SB 199.

Thank you.