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Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Finance
Friday, April 1, 2022
3:00 p.m.
Room 308 and Via Videoconference**

**On the following measure:
S.B. 2635, S.D. 2, H.D. 1, RELATING TO COVERAGE FOR MAMMOGRAPHY**

Chair Luke and Members of the Committee:

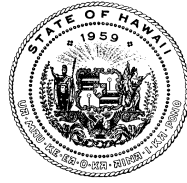
My name is Colin M. Hayashida, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department supports this bill and offers comments.

The purpose of this bill is to require insurers and mutual benefit societies to cover mandated services for mammography at least as favorably as coverage for other radiological exams.

This bill will ensure a base level of coverage for breast cancer screening under current insurance mandates based on coverage for other radiological exams.

We respectfully request that section 4, page 7, line 17 be amended with an effective date of "January 1, 2023".

Thank you for the opportunity to testify on this bill.



STATE OF HAWAII
DEPARTMENT OF HEALTH
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WRITTEN TESTIMONY ONLY

**Testimony in SUPPORT of S.B. 2635, S.D. 2, H.D. 1
RELATING TO COVERAGE FOR MAMMOGRAPHY**

REPRESENTATIVE SYLVIA LUKE, CHAIR
HOUSE COMMITTEE ON FINANCE

Hearing Date: April 1, 2022

Room Number: Videoconference &
Conference Room 308

1 **Department Testimony:** The Department of Health (DOH) supports Senate Bill 2635, Senate
2 Draft 2, House Draft 1 (S.B. 2635, S.D. 2, H.D. 1) requiring that benefits mandated under
3 individual or group accident and health or sickness insurance policies and individual or group
4 hospital or medical service plan contracts be subject to terms of coverage that are at least as
5 favorable to policyholders or members as terms of coverage for other radiological exams.

6 At this time, a mammogram is the best way to find breast cancer for most women of
7 screening age, however several studies have shown that women will delay screenings because of
8 high out-of-pocket expenses. Delays in diagnosis and treatment can have adverse health
9 outcomes.^{1,2} The U.S. Preventive Services Task Force recommends that women who are 50 to
10 74 years old and are at average risk for breast cancer get a mammogram every two years.
11 Women who are 40 to 49 years old should talk to their doctor or other health care professional
12 about when to start and how often to get a mammogram. Women should weigh the benefits and
13 risks of screening tests when deciding whether to begin getting mammograms before age 50.

¹ Wharam, J. F., Zhang, F., Wallace, J., Lu, C., Earle, C., Soumerai, S. B., ... & Ross-Degnan, D. (2019). Vulnerable and less vulnerable women in high-deductible health plans experienced delayed breast cancer care. *Health Affairs*, 38(3), 408-415.

² Wharam, J. F., Zhang, F., Lu, C. Y., Wagner, A. K., Nekhlyudov, L., Earle, C. C., ... & Ross-Degnan, D. (2018). Breast cancer diagnosis and treatment after high-deductible insurance enrollment. *Journal of Clinical Oncology*, 36(11), 1121.

1 In accordance with the Hawaii Cancer Plan 2030, increasing breast cancer screening rates
2 is a priority for both the Centers for Disease Control and Prevention funded programs, the
3 Hawaii Breast and Cervical Cancer Control Program (HBCCCCP) and the Hawaii Comprehensive
4 Cancer Control Program (HCCCCP) in the DOH. The HBCCCCP provides critical screening and
5 early detection services to high risk, uninsured and underinsured, rarely, or never screened
6 women between the ages of 50 to 64. The HCCCCP convenes and supports the Hawaii
7 Comprehensive Cancer Coalition efforts to reduce cancer morbidity and mortality through
8 screening and early detection.

9 Thank you for the opportunity to testify on this measure.



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HOUSE COMMITTEE ON FINANCE

Representative Sylvia Luke, Chair

Representative Kyle T. Yamashita, Vice Chair

Date: April 1, 2022

From: Hawaii Medical Association

Elizabeth Ann Ignacio MD, Chair, HMA Legislative Committee

**Re: SB 2635 SD2 HD1 Women's Caucus; Health Insurance; Coverage;
Mammography; Radiological Examinations
Position: Support**

This bill would require that existing mammography benefits for a member under individual or group accident and health or sickness insurance policies and individual or group hospital or medical service plan contracts be subject to coverage that is at least as favorable to consumers as coverage for other radiological exams.

Prolonged delays in mammography screening for Hawaii women related to the COVID-19 pandemic have likely lead to delayed diagnoses, poor health consequences, and an increase in cancer disparities among our minority patients already experiencing health inequities ^{1,2}. According to the CDC's National Breast and Cervical Cancer Early Detection Program (Early Detection Program), cancer screening declined by 87% for breast cancer and 84% for cervical cancer during April 2020 as compared with the previous 5-year averages for that month. Sustainable solutions for mammographic coverage are necessary to improve access and help address screening delays. HMA supports this proposal for our patient ohana, particularly as it impacts women of Asian ancestry who are the ethnic group most likely to develop breast cancer before age 50 in our state ^{3,4}.

Hawaii must maintain preventative healthcare services. With this measure, Hawaii can take steps to ensure that mammography screening benefits are reasonable and sustainable.

Thank you for allowing the Hawaii Medical Association to testify in support of this measure.

continued

HMA OFFICERS

President – Angela Pratt, MD President-Elect – Elizabeth Ann Ignacio, MD
Immediate Past President – Michael Champion, MD Treasurer – Nadine Tenn Salle, MD
Secretary – Thomas Kosasa, MD Executive Director – Marc Alexander



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REFERENCES

1. Sharp Declines in Breast and Cervical Cancer Screening. 2021 June 30. Center for Disease Control and Prevention (CDC). <https://www.cdc.gov/media/releases/2021/p0630-cancer-screenings>.
2. Degroff A et al. COVID-19 impact on screening test volume through the National Breast and Cervical Cancer early detection program. [Prev Med 2021 Oct; 151:106559](https://doi.org/10.1016/j.yjmed.2021.106559). doi: 10.1016/j.yjmed.2021.106559. Epub 2021 Jun 30.
3. Loo LWM, Williams M, Hernandez BY. The high and heterogeneous burden of breast cancer in Hawaii: A unique multiethnic U.S. Population. [Cancer Epidemiol. 2019 Feb;58:71-76](https://doi.org/10.1093/cjcp/cpaa001).
4. Hawaii Radiological Society and American College of Radiology: "Breast Screening Disparities, Diverse Populations and Divergent Guidelines" September 25, 2020. <https://www.youtube.com/watch?v=9o8uMuLxM4k&feature=youtu.be>
5. Sherman R. Mammogram guidelines can put women of color at risk. *Washington Post*. December 8, 2020. <https://www.thelily.com/mammogram-guidelines-can-put-women-of-color-at-risk-these-women-thank-god-they-advocated-for-themselves/>
6. Monticciolo DL, Newell MS, Hendrick RE, Helvie MA, Moy L, Monsees B, et al. Breast Cancer Screening in Women at Higher-Than-Average Risk: Recommendations From the ACR. [J Am Coll Radiol. 2018;15\(3\):408-414](https://doi.org/10.1148/radiol.2018153408).

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SB-2635-HD-1

Submitted on: 3/31/2022 12:30:38 PM

Testimony for FIN on 4/1/2022 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Doris Segal Matsunaga	Save Medicaid Hawaii	Support	Written Testimony Only

Comments:

Save Medicaid Hawaii supports SB 2635 SD2 HD1

SB-2635-HD-1

Submitted on: 3/28/2022 2:49:35 PM

Testimony for FIN on 4/1/2022 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Patricia Mcmanaman	Individual	Support	Written Testimony Only

Comments:

Please support this life-saving measure.

Pat McManaman

SB-2635-HD-1

Submitted on: 3/29/2022 1:17:19 PM

Testimony for FIN on 4/1/2022 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lea Minton	Individual	Support	Written Testimony Only

Comments:

Dear Chair Luke and Finance Committee Members:

Thank you for this opportunity to support SB2635SD2HD1. A version of this has come up several years in a row and I believe it's time that we support the coverage of medical services, including mammography, as our health care service delivery improves. We need to keep with the times.

I ask that you pass SB2635SD2HD1.

Mahalo,

Le'a Minton, CNM

SB-2635-HD-1

Submitted on: 3/30/2022 11:14:48 AM

Testimony for FIN on 4/1/2022 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ryan Kawaihani Ozawa	Individual	Support	Written Testimony Only

Comments:

Breast cancer is one of the most common cancers in American women, and has affected my family directly.

A mammogram is the best way to find breast cancer for most women of screening age, but women will often delay screenings because of the cost. Delays in breast cancer diagnosis and treatment can be dangerous, or even deadly.

This bill eliminates one of the main barriers to obtain a mammogram by requiring health insurers to cover a base level of coverage for breast cancer screening, which will help efforts to reduce cancer morbidity and mortality through screening and early detection.

Please pass this bill for my wife and daughter, for the women of Hawaii, and the Aloha State.

SB-2635-HD-1

Submitted on: 3/31/2022 2:31:41 PM

Testimony for FIN on 4/1/2022 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Nikki-Ann Yee	Individual	Support	Written Testimony Only

Comments:

I support SB2635 relating to coverage for mamography. Mahalo for the opportunity to testify!