

# HB 285

## Diagnostic Imaging Examinations

*“Eliminating financial barriers for commercial insurance patients requiring medically necessary diagnostic breast imaging”*

**Representative Zack Fields**

House Labor & Commerce Committee

February 28, 2024

# SCREENING MAMMOGRAMS

## What are they?

- Routinely performed to detect breast cancer in patients with no apparent symptoms
- They are designed to be uniform across the country so a patient's doctor can compare their results with previous pictures anywhere they are treated.

## Who needs them?

- Recommended for all women ages 50-74
- Recommended for many women ages 40-49
- Recommended for some women under age 40 or over age 75 based on elevated risk
- Required for **high-risk** men and women at any age (generally above 18)
- Men are diagnosed with 1% of breast cancers. Due to this low number, they are not screened. Men are diagnosed using diagnostic imaging when symptoms appear.

*Male diagnostic imaging is covered by this bill.*

**High risk patients** include those with:

- ✓ A previous diagnosis of breast cancer
- ✓ A genetic tie to breast cancer
- ✓ A first-degree family member who was diagnosed with breast cancer

*This legislation does not impact screening mammograms.*

# DIAGNOSTIC IMAGING TESTS

Diagnostic tests are performed to check for breast cancer in two scenarios:

- An **abnormality** was detected by the doctor either in the screening mammogram or by feeling a lump.
- The patient is **high-risk** for breast cancer and needs enhanced screening.

There are three main types of diagnostic imaging that test for breast cancer:

- ✓ Diagnostic Mammogram
- ✓ Breast Ultrasound
- ✓ Breast MRI

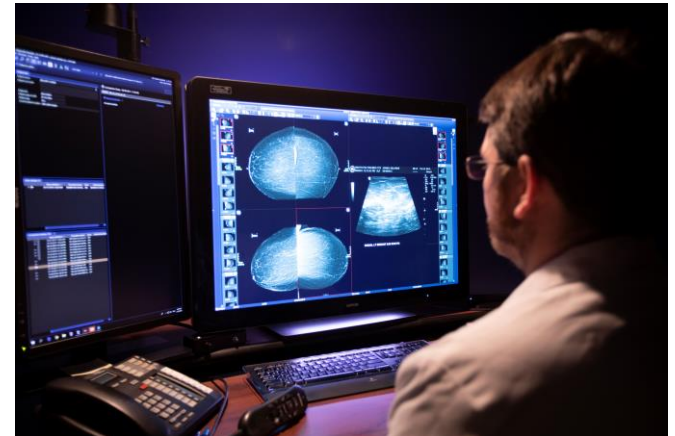
## BREAST IMAGING COSTS

### Screening Mammograms

- Screening mammograms are considered preventative care and are free to patients under all insurance plans as required by the Affordable Care Act.
- Alaskan women without insurance generally do not have access to screening mammograms unless they can qualify for a program that provides them for free.

### Diagnostic Tests

- Screening mammogram x-rays are free, but the same x-rays taken to look at a spot of concern are “diagnostic” and will incur patient costs.
- Patient costs vary widely based on insurance plan.



# PURPOSE

The legislation prohibits commercial insurance plans from requiring patient cost-sharing (copays, coinsurance, deductible payments) for diagnostic imaging tests for breast cancer.

# IMPACT

- The legislation impacts **state regulated commercial insurance plans** only – those under **Title 21**.
  - State-regulated plans include fully insured (not self-funded) group and individual plans.
  - All other commercial plans are regulated by the federal government and will need to be addressed by federal legislation (pending).
- The bill does not impact state or school employee health plans due to Alaska's unique structuring of these plans. As a result, the bill will not impact premiums paid by the state.
- The bill does not impact Medicaid.
- High deductible health plans with HSAs are exempted from the bill as required by federal law
- The bill covers four imaging modalities only (diagnostic mammogram, ultrasound, MRI, and contrast enhanced mammography), and only when a doctor finds them “medically necessary.”

# Why do we need this legislation?

## Breast cancer is killing too many women in Alaska

- 1 in 8 women in the U.S. are diagnosed with breast cancer in their lifetimes – or 43,679 women currently living in Alaska.
- 540 new cases will be diagnosed this year alone in Alaska.
- Breast cancer accounts for 1 in every 3 cancer diagnoses in women and is the second most common cause of cancer death in the U.S. after lung cancer.
- Annual breast cancer screening rates in Alaska have consistently been below the U.S. median during the past decade.

## Breast cancer is unique in that it requires annual screening with high-cost technology for a very large portion of the population

### **This level of screening is unique to breast cancer:**

- Not all cancers have a screening test.
  - e.g.: blood cancers and brain cancer are only diagnosed when symptoms develop.
- Other cancers are screened for with low-tech tests – the cervical cancer screen is a low-cost pap smear.
- Other high-cost screens for cancer are not performed in such a large percentage of the population.

# Why do we need this legislation?

## Surviving breast cancer too often depends on income

- Cost is the primary reason patients skip diagnostic testing and do not follow up after their initial screening mammogram.
- Patients who can pay the cost sharing get diagnosed earlier and have more successful treatment.

## Equal Outcomes: all patients should be able to benefit from testing & early diagnosis

- Despite significant advancements in technology, disparities persist across demographics. This legislation provides greater access to diagnosis and care and helps bridge some of these gaps.
- Female breast cancer is the most common cancer diagnosed among Alaska Native women, who have higher rates than white women.
- American Indian and Alaska Native women are over 30% more likely to be diagnosed with advanced stage breast cancer – often due to late diagnosis.
- Black women are 40% more likely to die from breast cancer than white women. They are more likely to be diagnosed with breast cancer at a younger age and with more aggressive and deadly types of cancer than white women.

## Why do we need this legislation? (cont.)

### Early detection saves long-term health care and personal patient costs

- Insurance companies' focus is often on annual costs, not long-term costs.
- Cancer caught early is less expensive to treat.
  - It requires less intervention and fewer hospital stays.
- e.g. Once cancer reaches Stage IV, it is up to five times more expensive to treat:

*Average costs per patient allowed by the insurance company after diagnosis*

Duration	Stage 0	Stages I & II	Stage III	Stage IV
Year 1	\$60,637	\$82,121	\$129,387	\$134,682
Year 1 & 2	\$71,909	\$97,066	\$159,442	\$182,655

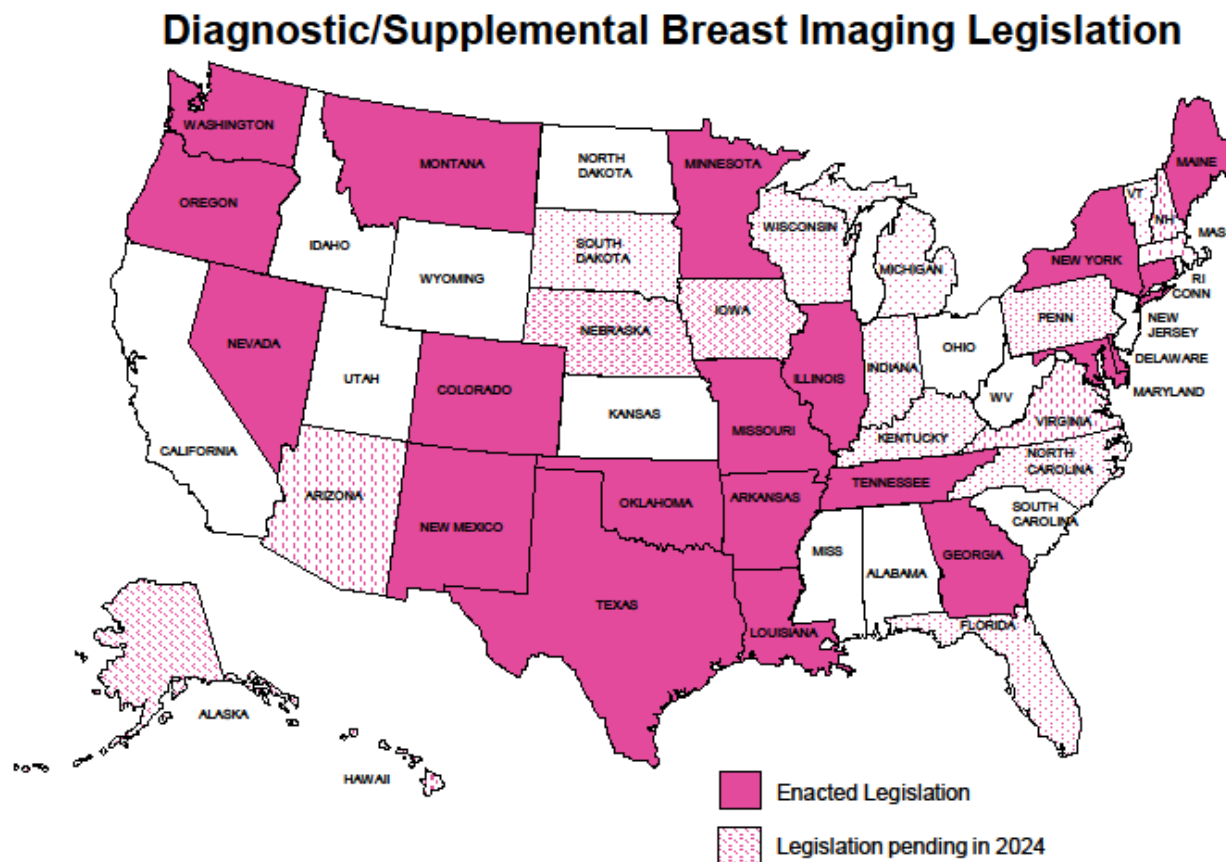
[American Health & Drug Benefits](#)

Additional costs incurred by patients that can be reduced by an earlier diagnosis include:

- ✓ **Transportation to and from treatment**
- ✓ **Childcare**
- ✓ **Inability to work**
- ✓ **Other health issues related to added stress**

# Breast Diagnostic Imaging Legislation Nationwide

- ✓ Enacted in 20 states
- ✓ Introduced in 16 additional states this year



**\*As of 1/31/24**



Thank you!

Questions?