

Testimony in Opposition to SB 32  
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Chairman Vickrey and members of the Committee:

The American Cancer Society Action Network (ACS CAN) appreciates the opportunity to provide comment on SB 32, which authorizes the sale of an unregulated health product that could discriminate against Kansans with pre-existing conditions and increase the number of Kansans who are uninsured or underinsured. ACS CAN, the nonprofit, nonpartisan advocacy affiliate of the American Cancer Society, supports evidence-based policy and legislative solutions designed to eliminate cancer as a major health problem. As the nation's leading advocate for public policies that are helping to defeat cancer, ACS CAN ensures that cancer patients, survivors, and their families have a voice in public policy matters at all levels of government.

In 2019, over 15,000 Kansans will be diagnosed with cancer and 5,500 Kansans will die from the disease. Access to quality health coverage directly affects people's ability to prevent, detect, and survive cancer. A study conducted by the American Cancer Society showed that people who are uninsured or underinsured are more likely to be diagnosed with cancer at its more advanced stages when treatment is more expensive and patients are more likely to die from the disease. If passed, SB 32 will result in more underinsured Kansans who may be left vulnerable to high medical debt or lack of treatment options if they are diagnosed with cancer.

Plan features like pre-existing condition waiting periods or calendar year maximums for prescription drug coverage, as outlined in Farm Bureau plans sold in other states, will harm Kansans with cancer or Kansans who may be diagnosed during their plan year. **We can never go back to the day when cancer patients couldn't get health insurance coverage because they exceeded a limit or are subject to a denial or waiting period just because they survived cancer.** And, we must ensure they don't experience any gap in their health insurance coverage and that their policies are truly affordable.

It's been said that the plans set forth by SB 32 are "not for everyone", and that is certainly true. **These plans are not for any Kansan seeking the protection of health insurance from the life-altering circumstances of a cancer diagnosis.** The existence of these plans will have significant consequences for Kansans who need comprehensive coverage because they will syphon off younger, healthier people from the market, creating segmentation and driving up the cost of regulated health insurance. We encourage lawmakers to protect Kansans by rejecting SB 32.

