



HOUSE COMMERCE AND CONSUMER AFFAIRS COMMITTEE

March 27, 2018

SB 189-FN, Requiring Insurance Policies to Cover 3-D Mammography

Testimony

Good morning, Mr. Chairman and members of the committee. My name is Paula Minnehan, VP, State Government Relations with the New Hampshire Hospital Association (NHHA), representing all 26 of the state's community hospitals as well as all of our specialty hospitals.

The New Hampshire Hospital Association supports SB 189-FN and we want to thank the sponsor for filing this legislation.

While mammograms are covered under the women's healthcare benefit, at the present time, some insurance carriers are only covering the 2-D mammogram technology. Currently, the majority of New Hampshire hospitals exclusively offer 3-D mammography technology, due to the fact that it is now the standard of care and radiologists and breast surgeons insist that this be available for their patients. The issue at hand is, while the hospitals are providing the higher quality technology some insurers in NH are only covering the 2-D technology reimbursement levels. Since the technology has become more accessible and trusted by the medical community there are a number of government payers and insurance carriers that are now covering the 3-D technology including Medicare, Federal Employees plan, Cigna and Tufts Health Freedom Plan. BCBSMA decided to reverse their previous policy and effective January 1, 2017 they began covering 3-D as well. In fact, in the last year, since this legislation was first introduced, some of the carriers in NH that previously did not recognize 3-D mammogram as a covered benefit, have modified their policies and are now covering and reimbursing for the service, which is a very positive development. However, at least one of our large carriers in NH continues to not recognize the technology as a covered service and consequently is not reimbursing providers for 3-D mammograms. The hospitals bill for the service according to the required national uniform billing guidance. This results in data being submitted to the NH CHIS data base. A cursory review of the data from the NH Health Cost data base shows that the additional cost of utilizing the 3-D technology is less than \$100.

It is NHHA's position that utilizing the 3-D technology is actually saving the health care system money because the technology is much more effective in identifying cancers and reducing false positives. A false positive mammogram could result in a tremendous amount of anxiety for the patient and her family. The protocol followed when a false positive result is identified could result in repeat mammograms, ultrasounds, breast biopsies, breast MRIs and a lumpectomy. All conducted to rule out or determine the extent of the potential cancer. These costs are

significant and completely avoidable. The data is clear and there are clinicians here today that will expound upon the data available to support this claim.

NHHA strongly supports SB 189-FN and urges the committee to pass the bill to ensure that all women in NH are able to access and have full coverage of the latest proven 3-D technology afforded others in other parts of the country.

Thank you for the opportunity to share our comments. I am happy to answer any questions you may have.