

THE BEST ACT

The Breast Examination & Screening Transformation Act

It is Time to Act and Pass the BEST Act

House Bill 271 is a follow-up to House Bill 371.

Without any opposition testimony, our House passed HB 371 in 2022 to make sure insurance companies would cover breast cancer screenings for Ohioans of any age. HB 371 saved many lives, and continues to do so, because it allows Ohioans to receive supplemental screenings which are often free for most insured individuals. However, when a patient receives an abnormal result, or has a family history of breast cancer, the doctor will recommend follow-up testing which can include MRIs, ultrasounds, or a biopsy. **Insurance companies are turning down these necessary preventative screenings even when recommended by a doctor. These life-saving additional screenings can result in high out-of-pocket costs that are out of reach for many Ohioans.** As a result, the exorbitant cost of receiving care deters most people from seeking life-saving diagnoses.

Representative Jean Schmidt held meetings with stakeholders from across the state for years. She and **Representative Josh Williams** introduced **HB 271**, the ***Breast Examination and Screening Transformation (BEST) Act***.

HB 271 is a follow-up to HB 371 and will allow us to meet our original intent of making life-saving screenings affordable for Ohioans. It is what we voted for in 2022 with an almost unanimous vote. It is based on years of listening to patients, doctors, hospitals, and non-profits from across the state. **As a result, HB 271 clarifies definitions and codings for these screenings to prevent confusion over the need to pay for these life-saving screenings.** It expands coverage to include diagnostic screenings so that there is no question of the right of an Ohioan to a complete diagnosis once a problem has been flagged. **All these changes will mean Ohioans will not face costs that force them to choose between the necessary screening or test, their groceries, or rent.**

The ***BEST Act*** ensures that Ohioans can have additional screenings without the burden of out-of-pocket costs when they are recommended. This is not just a health issue—it is a moral, economic, and workforce imperative.

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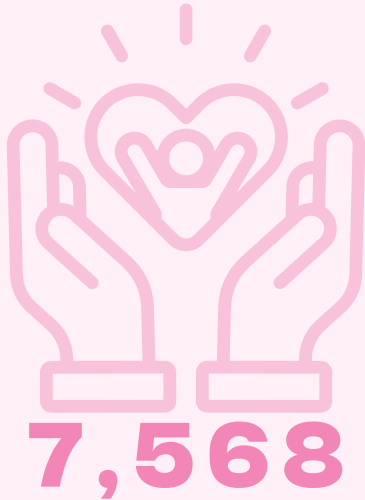
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fewer late-stage diagnoses
means more lives saved.



\$2.2 Billion

saved annually in healthcare costs.



One in Four

Americans with medical debt
face bankruptcy or eviction.

The BEST Act Saves Lives – and Money for Taxpayers and Insurers

Investing in Early Detection Lowers Both Human and Financial Tolls.

A new study from the **American Cancer Society Cancer Action Network** (ACS CAN) estimates that removing out-of-pocket costs for follow-up screening nationwide could **prevent 7,568 cases of late-stage breast cancer each year**. It could also save the U.S. healthcare system **\$2.2 billion annually** by eliminating financial barriers after an abnormal mammogram.¹

The Financial Toll of Breast Cancer is Crippling.

According to a **2022 BreastCancer.org survey**²:

- **64%** of women saw job disruptions due to breast cancer.
- **50%** reported career setbacks.
- **47%** faced a “significant or catastrophic” out-of-pocket burden.
- **37%** cut back on food or housing to pay for care.
- **35%** used all or part of their savings to pay for cancer care.
- **28%** relied on credit cards.
- **21%** skipped medications to save money.

The Risks Go Deeper.

- **1 in 4 Americans** with medical debt faced **bankruptcy or eviction**.³
- Cancer patients are **71% more likely** to suffer a severe financial event.⁴

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Why the Insurance Industry should Jump on an Opportunity to Save Millions and Why it is Not Seen for What it is

There are Benefits for Insurers

Our only data on the costs in different stages of treatment is outdated. **The last time that the National Institutes of Health (NIH) looked at the cost of care for breast cancer stage by stage was in 2016 (see figure 1), and we did not yet have the new medicines that prolong life, immunotherapy, or precision medicine, which have further increased costs.⁵** Now, we have the only government study (out of Canada) that shows a tenfold increase in the cost difference between breast cancer caught early and at stage 4 (see figure 2).⁶

Cancer Stage	Average Treatment Cost
stage 0	USD \$60,637
stages 1 & 2	USD \$82,121
stage 3	USD \$129,387
stage 4	USD \$134,682

figure 1

Cancer Stage	Average Treatment Cost
stage 1	CAD \$39,263
stage 2	CAD \$76,446
stage 3	CAD \$97,668
stage 4	CAD \$370,398

figure 2

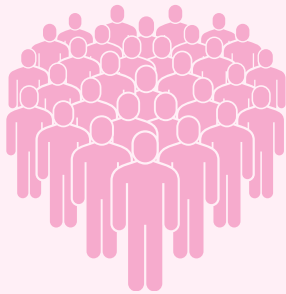
HB 271 very likely averts a financial disaster that is coming not only for the patients who cannot meet the costs of this care, but also for the insurance companies and taxpayers who must step in and cover the cost of what may well be years of treatment. These are individuals unable to work who need to be taken care of by loved ones. Statistics do not take into account the indirect impact on those who would have been contributing to our state's economic well-being, but for the burden of caring for a late-stage breast cancer patient.

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In addition, according to a 2023 study in Canada, later stage costs were as high as **CAD \$516,415 per case that year.**⁷ Canada puts limits on drug costs, in contrast to the U.S., with its increasing drug costs and inflation. This results in a conservative estimate of **8-10% of stage-4 diagnoses each year, equivalent to 800 to 1,000 Ohio women**, facing late-stage treatment costs of around **USD \$500,000**, or **USD \$400-500 million in total costs each year.**

These costs continue, and these women are mostly incurable. Why should mothers and wives, insurance companies, and the taxpayer pay extortionate costs, just for these women to lose their lives? This is about saving money, while saving lives. It is that simple.



800-1,000 Ohio Women

who have been diagnosed with stage 4 breast cancer will face astronomical late-stage treatment costs that will feed into the **\$400-500 million in total costs** each year for all stage 4 women across the country.

The Broader Economic Impact: Missed Screenings, Missed Potential

According to **Chmura Economics**, in **2024**, the **total cost of breast cancer care** is estimated at **\$32.7 billion**, with **\$28.8 billion** in medical services and **\$3.9 billion** in prescription drugs.⁸

By **2030**, the cost of **metastatic breast cancer** alone is projected to **more than double to \$152.4 billion** according to the **University of North Carolina Center for Health Promotion and Disease Prevention.**⁹

Missed screenings mean missed work. Employers bear rising health costs when cancer is detected late. Nomi Health warns that "every missed screening carries a price tag."¹⁰

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Cancer care accounts for almost
15% of all employer
healthcare costs.



\$18 Billion

in lost productivity each year.



\$1 Trillion

economy boost each year by 2040.

In fact, **cancer care accounts for nearly 15% of all employer healthcare costs**, despite making up just 1% of claims.^{11 12} This massive discrepancy means a single cancer diagnosis can sharply drive up deductibles and premiums for an entire workforce, imposing a financial shock on both businesses and employees.

Since 2009, cancer has consistently been **the top cause of catastrophic medical claims** among self-funded employers.¹³ This disproportionately affects small and mid-sized businesses that lack the financial cushion to absorb such events.

"Every missed screening carries a price tag—one that affects both your healthcare costs and your employees' lives." —Nomi Health

Furthermore, breast cancer patients are forced to miss work, as metastatic breast cancer alone results in **more than \$18 billion in lost productivity every year** in the U.S.¹⁴

Another recent study found that when the indirect and direct costs are added, including the lost productivity in later stages and the unnecessary deaths, early detection and treatment cost savings are extraordinary.¹⁵ **According to a 2024 McKinsey Health Institute report, improving women's health outcomes could boost the U.S. economy by \$1 trillion per year by 2040 and allow the equivalent of 137 million women to fully participate in the labor market.**¹⁶

Screenings and preventative care are the most effective counter to this huge cost burden on small businesses and employer health plans.

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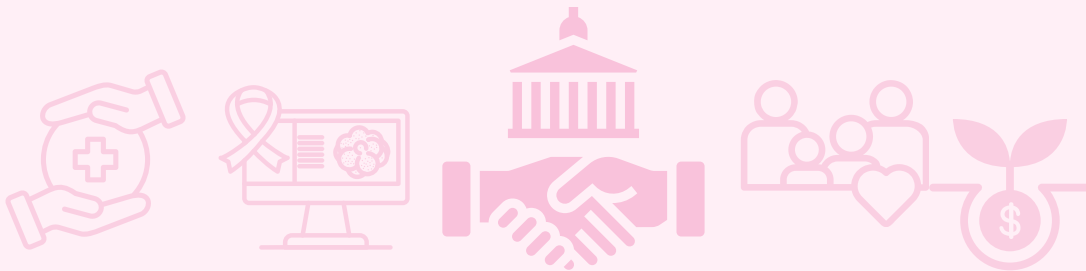
We Need to Act and Pass the BEST Act Now

This year, about **319,750 men and women** will be diagnosed with breast cancer.^{17 18} Breast cancer is **one of the leading causes of cancer death** in our society that impacts families, businesses, and our national economy.¹⁹

As a follow-up to HB 371, the **BEST Act** further ensures:

- Timely access to supplemental screenings;
- Necessary follow-up scans when radiologists and doctors see a problem;
- Reduced out-of-pocket costs for working families;
- A healthier workforce; and
- A smarter healthcare investment.

All in all, the **BEST Act** is preventative in nature and allows for much needed early detection.



Resources

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³ KFF Health News, "In America, Cancer Patients Endure Debt on Top of Disease," Noam N. Levey, July 9, 2022, <https://kffhealthnews.org/news/article/in-america-cancer-patients-endure-debt-on-top-of-disease/>.

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Resources continued

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¹² Health Action Council and UnitedHealthcare, “Costly conditions: Identifying and addressing top clinical cost drivers,” February 2022, <https://healthactioncouncil.org/who-we-are/news/costly-conditions-white-paper/>.

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