

May 27, 2025

Senate Health Committee  
Relating to Senate Bill 264 (Gail's Law)

To the Honorable Members of the Senate Committee on Health:

I am writing to express my support for Gail's Law (SB264). This law aims to expand access to breast cancer screenings for women in Wisconsin by requiring insurers to cover diagnostic breast exams and medically necessary supplemental screenings for those at high risk.

I am one of the 40% of Wisconsin women with dense breast tissue. In 2019, I had my regular mammogram, I got the breast density notification letter after – I didn't think much of it. Back then I did not know over 70% of breast cancers occur in dense breasts. I did not know that dense breast tissue puts women at 4-6 times higher risk of developing breast cancer and makes it very difficult to see cancer on a mammogram (think trying to see a snowball in a snowstorm).

A few weeks after I got the notification letter, I got a call from my primary care physician, she received the notification as well, and after reviewing my medical and family history she referred me to a High-Risk Breast Cancer program.

I am lucky. I was accepted into the High-Risk Breast Cancer program and now am on the protocol, an annual mammogram and an annual MRI mammogram. Basically every 6-months I have a mammogram. What I did not know back then is what a pain the insurance company would be with regards to scheduling and approving the MRI mammogram.

Every year I schedule the appointment and every year I'm denied the procedure, a procedure which for me is preventative. And every year the High-Risk Breast Cancer program appeals the decision. It's a lot of unnecessary stress.

In addition, since I am healthy, I have to pay the full insurance deductible for the procedure, over \$1,000 annually. But again, I'm fortunate, my husband and I now plan for this health expense and can afford to pay out of pocket. Many Wisconsin women with dense breasts are not as fortunate and cannot afford the out of pocket cost for this necessary additional diagnostic screening.

The irony here - I'm being proactive about my healthcare but penalized by health insurance. Hopefully, I will not be diagnosed with breast cancer, but if I am I take comfort in the knowledge that it will be caught earlier. Which means less invasive treatment. Which means I'll be saving the insurance company money.

Please note, in the states that have already enacted similar legislation, the increase in insurance cost is approximately .04-.07 cents **per member per month**, less than \$1/year. This bill would provide EQUITY to all patients by allowing access to the proper breast screening protocols, regardless of their ability to pay.

Thank you for your time and consideration of my concerns in support of Gail's Law (SB264).

Sincerely,



Amy E. Hefter