



STATE of RHODE ISLAND  
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## Legislative Impact Statement

To: Representative Donovan, Chair  
From: Elisabeth Hubbard, Executive Secretary  
Re: 26 HOUSE 7276 AN ACT RELATING TO INSURANCE – ACCIDENT AND INSURANCE POLICIES

Tuesday, February 03, 2026

The Governor's Commission on Disabilities' Legislation Committee has developed a Legislative Impact Statement on the bill listed below. The Commission would be pleased to present testimony to the committee. Please contact me (462-0110) if testimony is desired or for additional information.

### Legislation Committee finds this bill Beneficial

This bill would prohibit insurance companies from imposing any cost-sharing requirements for any diagnostic or supplemental breast examinations.

As a result of the Affordable Care Act (ACA), most private insurers cannot charge patients cost-sharing requirements for screening mammograms. The information obtained from these types of mammograms, however, is limited. They only provide information about whether there is abnormal tissue in the breast. A follow-up, diagnostic screening is required if found to determine the nature of the abnormal tissue and whether it is cancer.

Early detection and treatment lead to better health outcomes and survival rates. According to the CDC, 99% of women diagnosed with breast cancer at the earliest stage live for 5 years or more, compared to about 32% of those diagnosed at a late stage. Furthermore, breast cancers detected at an early stage are less expensive to treat than those diagnosed at a later stage.<sup>1</sup>

Cost-sharing requirements lead to medical bills that are a deterrent and could result in a patient delaying or not receiving follow-up imaging. This in turn causes delays in diagnosis and treatment. Conversely, removing the burden of cost-sharing requirements would make these tests accessible to patients who would then seek prompt follow-up imaging and treatment.

<sup>1</sup> <https://www.cdc.gov/nccdphp/priorities/breast-cancer.html#:~:text=Almost%2099%25%20of%20women%20diagnosed,diagnosed%20at%20a%20late%20stage>

cc: Representative Fogarty, Senator Zurier  
Rico Vota, Governor's Office of Legislative Affairs