

Dear Senate Chair Murray and Members of the Senate Health and Human Services Committee,

My name is Laura Wishart and I am a resident of Coventry. I am writing to express my strong support for bill S2455, which mandates insurance providers cover the cost of scalp cooling for cancer patients undergoing chemotherapy treatment.

Most people see hair loss as a cosmetic side effect of chemotherapy. I am here to tell you that for a cancer patient, it is so much more. It is a matter of dignity, privacy, and the right to choose how we show up in the world during the hardest fight of our lives. When I was diagnosed with cancer and learned I would need chemotherapy, my oncologist recommended scalp cooling to preserve my hair follicles. She warned me saying, "Your insurance may cover it but they probably won't."

I did my homework. I called my insurance carrier, and after a long conversation, they told me 80% of the cost would be reimbursed. Relying on that promise, I paid **\$2,200** out of pocket to order my cooling cap. I completed my 12 rounds of treatment, kept 90% of my hair, and submitted my documentation—only to be met with a flat denial. My insurance company reneged on their word. I didn't give up. I filed a grievance and forced them to listen to the recording of our original phone call. It was only then—because of a technicality and my own persistence—that they agreed to reimburse me.

But here is the reality: a patient fighting for their life should not have to spend their limited energy fighting an insurance company for a benefit they were promised. I was 'lucky' because I had the records. Most patients are not. This legislation ensures that coverage isn't a matter of luck—it's a right.

People may wonder why I went through the extra trouble and expense of scalp cooling. It is after all just hair. But for a cancer patient, it's not about hair. It's about control. Because of this technology, I was able to visit my elderly parents without them seeing me as a 'sick person.' I was able to sit in the stands with my family at my son's high school basketball games and just be a mom—not the poor mom with cancer. I was able to blend in. I was able to look in the mirror and see myself, not my diagnosis.

Scalp cooling is a clinically proven medical intervention, yet it remains a luxury accessible only to those who can afford to pay for it. This bill is vital for the equal treatment of all patients, regardless of their bank account or their ability to argue with an insurance adjuster.

Please, give patients back their dignity and their choice. I respectfully urge you to move this bill forward. New York and Louisiana have passed legislation already. West Virginia and Maryland are just waiting for their governors' signatures. Our neighbors in Massachusetts are not far behind us. Let Rhode Island be next. Please move this out of committee to a vote and to the governor's office for signature. Thank you.

Sincerely,

Laura Wishart