



STATE of RHODE ISLAND
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Legislative Impact Statement

To: Senator Murray, Chair
From: Elisabeth Hubbard, Executive Secretary
Re: 26 SENATE 3023 AN ACT RELATING TO INSURANCE – ACCIDENT AND INSURANCE POLICIES

Tuesday, April 14, 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

Early detection and treatment lead to better survival rates. Survival rates for stage I lung cancer are above 70% while survival rates for stage IV lung cancer are less than 10% at five years. Annual screening using low dose CT (LDCT), the method recommended by the American Cancer Society has been shown to reduce lung cancer related mortality by 20% in patients with a heavy smoking history.¹

In addition to saving lives, lung cancer screening has also been found to be cost-effective. In fact, it may be even more cost effective to increase the population of those who are screened from those who quit within the last 20 years to those who quit within the last 25.²

¹ <https://pubmed.ncbi.nlm.nih.gov/39211408/> Nam B, Hamm D, Katurakes N, Mulligan C. Lung Cancer Screening: Early Detection Decreases Mortality. *Delta J Public Health*. 2024 Aug 28;10(3):22-24. doi: 10.32481/djph.2024.08.07. PMID: 39211408; PMCID: PMC11356585.

² <https://pubmed.ncbi.nlm.nih.gov/34673885/> Toumazis I, de Nijs K, Cao P, Bastani M, Munshi V, Ten Haaf K, Jeon J, Gazelle GS, Feuer EJ, de Koning HJ, Meza R, Kong CY, Han SS, Plevritis SK. Cost-effectiveness Evaluation of the 2021 US Preventive Services Task Force Recommendation for Lung Cancer Screening. *JAMA Oncol*. 2021 Dec 1;7(12):1833-1842. doi: 10.1001/jamaoncol.2021.4942. PMID: 34673885; PMCID: PMC8532037.

Despite this, lack of coverage or even copays can be a barrier to people obtaining care. With rising costs in daily living, especially in health care, people often delay or skip screenings. This leads to worse health outcomes and unnecessary deaths. More information about the benefit of eliminating cost-sharing can be found in the American Lung Association's publication on the publication "Coverage of Preventative Services without Cost Sharing: Impact on Lung Cancer Screening & Opportunities for States." <https://www.lung.org/getmedia/79368feb-9d2d-4fe0-aea4-b41fcd0f1c78/ALA-Coverage-of-Preventive-Services-for-States-final-lowres.pdf>