

Aging Committee JOINT FAVORABLE REPORT

Bill No.: HB-6771

AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR BIOMARKER

Title: TESTING.

Vote Date: 3/4/2025

Vote Action: Joint Favorable Substitute

PH Date: 2/20/2025

File No.:

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SPONSORS OF BILL:

Aging Committee

REASONS FOR BILL:

This legislation would, starting January 1, 2026, require private individual and group health insurance policies to cover biomarker testing for the purpose of diagnosis, treatment, appropriate management, or ongoing maintenance of a patient's disease or condition. Research shows that biomarker testing is both medically effective and cost-efficient, as early detection and more personalized treatment plans ultimately reduce medical costs in the long run. It is especially useful for cancer and Alzheimer's detection/treatment. Many private and group insurance plans currently do not cover biomarker testing or do not cover them sufficiently. This bill enables people to get the testing they need to ensure they receive effective and efficient care to increase their quality of life.

Substitute Language (LCO 5781) adds clarifying language and a requirement that the Insurance Commissioner, in consultation with the Commissioner of Public Health, report on the cost, effectiveness, and use of the biomarker coverage annually for five years. It also amends the current language to give access to the biomarker testing for insureds when the test is supported by medical and scientific evidence to avoid unnecessary use.

RESPONSE FROM ADMINISTRATION/AGENCY:

Dept. of Aging and Disability Services, Ms. Mairead Painter, Long-Term Care

Ombudsman: She **supports** the coverage of biomarker testing. This has become a tool in the early and accurate diagnosis of cognitive disorders, notably Alzheimer's disease. Integrating blood-based biomarker tests can markedly reduce the time to diagnosis. Early and accurate diagnosis also grant residents access to treatments that may slow disease

progression. Mandating health insurance coverage for biomarker testing will have the potential to enhance the quality of life for residents in our states' long-term facilities.

Commission on Women, Children, Seniors, Equity & Opportunity, Mr. Michael Werner, Lead Aging Policy Analyst: The commission **supports** this proposal with the recommendation of amending it clarifying that the coverage ensures access for the purpose of diagnosis, treatment, appropriate management, or ongoing monitoring of a patient's disease or condition when the test is supported by medical and scientific evidence. Their testimony contains details of the cost-effectiveness and fiscal responsibility in this process. They indicate that states that have mandated biomarker testing coverage for Medicaid and private insurers have reported no significant increases in insurance premiums or state healthcare spending after its implementation and these findings make it clear that the upfront costs of biomarker testing are outweighed by long-term savings.

NATURE AND SOURCES OF SUPPORT:

American Cancer Society Cancer Action Network, Ms. Bryte Johnson, Connecticut Government Relations Director: They have submitted detailed testimony on this proposal and they are in **support** but request that the bill be amended to ensure patient access to the purposes of diagnosis, treatment, appropriate management, or ongoing monitoring of a patient's disease or condition when the test is supported by medical and scientific evidence, as well as providing flexibility towards future innovations and applications. Biomarker testing is the gateway to many therapies, helping connect patients with more effective treatments with fewer side effects, longer survival and allowing them to avoid treatments that are likely to be ineffective or unnecessary.

LeadingAge, Connecticut, Ms. Mag Morelli, President: They presented comments in support of this bill. The number of people affected by Alzheimer's disease and other dementias continues to grow. They are focused on developing services and supports that meet the needs of those living with these diseases. A recent focus of this work is on early detection and the efforts to implement preventive practices and the use of biomarker testing to support early detection and diagnosis. This is just one step toward facing the challenges of Alzheimer's disease and other dementias.

Jackson Laboratory, Ms. Lindsey Kelley, Associate Director: They offered their testimony in **support** of the passage of this legislation. The American Cancer Society/Cancer Action Network request that the bill be amended to strengthen the existing language by including cost guardrails and ensuring post diagnosis access to biomarker testing, as well as providing flexibility toward future innovations. Their comments included a "fact sheet" that contains what biomarker testing is, how many biomarkers exist, how they are used and barriers to biomarker testing.

American Association of Clinical Urologists, Mr. Ron Lanton, Government Affairs Director: They are in **support** of this legislation. Increased access to biomarker testing will help ensure health equity as people of color along with rural and lower income communities and currently being left behind from the latest advancements in cutting edge healthcare.

American Lung Association, Ms. Ruth Canovi, Director of Advocacy: They testified in **support** of the bill and offered suggestions for an amendment that would include cost guardrails and flexibility towards future innovations.

Coalition of State Rheumatology Organizations, Dr. Aaron Broadwell, President: They **support** the bill with a proposed amendment suggested by the American Cancer Society/Cancer Action Network. With this bill strides can be made toward a healthcare model that prioritizes precision, efficiency, and the well-being of patients.

Alzheimer's Association, Connecticut Chapter, Ms. Christy Kovel, Director of Public Policy

Ms. Tonya Mauer, Caregiver

Mr. David Coleman, Advocate

Ms. Ginny Hanbridge, Executive Director:

Their testimony was in **support** of this bill and each shared personal antidotal evidence that described their reasons why this measure and its passage was important to them. All suggested that the bill be amended as recommended by the American Cancer Society/Cancer Action Network.

AgingCT, Ms. Maureen McIntyre, CEO: They offered comments in **support** of this bill. She says that the bill will directly support one of the Advisory Council's goals of earlier diagnosis by addressing just one of many root causes for the delay – financial considerations due to non-coverage by insurance. A financial benefit is mentioned to the healthcare system with the passage of this bill. People who are diagnosed at earlier stages have generally smaller outlays and costs and they may be able to delay or avoid skilled nursing facility placement.

ALS Association, Ms. Danielle Spadafora, Managing Director, Advocacy: They submitted their comments in **support** of this proposal indicating that this would ensure Connecticut residents, covered by state regulated insurance plans have coverage for biomarker testing when medically appropriate. Timely access to guideline-indicated comprehensive biomarker testing can help achieve the triple aim of health care, including better health outcomes, improved quality of life and reduced cost.

Aimed Alliance, Ms. Olivia Backhaus, Staff Attorney: They urge and **support** passage of this proposal with the amendments to ensure that health plans cover biomarker testing for the diagnosis, treatment and management of diseases when supported by scientific and medical evidence while minimizing disruptions to patient care. This testing is a valuable tool used by healthcare practitioners to gather patient data, enabling tailored prevention, diagnosis and treatment of diseases.

The Michael J. Fox Foundation for Parkinson's Research, Mr. Zach Hardy, State Government Relations Manager: They write in **support** of this bill and the suggested amendments that have been submitted by the American Cancer Society/Cancer Action Network. Biomarker testing is a crucial step for accessing precision medicine, including targeted therapies that can lead to improved survivorship and better quality of life for patients.

Community Oncology Alliance, Mr. James Lee, Director of State Regulation and Policy and Ms. Rose Gerber, Director of Patient Advocacy and Education: Their comments were in favor of the proposal with amendments previously outlined by others who testified.

American Urological Association, Dr. Brian Duty, Chair of the State Advocacy Committee, Connecticut Urology Society, Dr. Guy Manetti, President:

These two groups offered testimony in **support** of this bill. They emphasized biomarker testing's increasing importance for cancer care and admission for clinical trials, their need for the use of many oncology drugs, and how they can reduce costs by reducing the number of unnecessary biopsies. They also noted that historically marginalized communities are currently less likely to receive biomarker testing, and this bill would help reduce the health disparities in these groups.

Hartford HealthCare Cancer Institute, Dr. Andrew Salner, Medical Director, Dr. Peter Yu, Physician-In Chief:

They are in **support** of this legislation with an amendment as suggested by others who have testified. Their testimony focuses on how biomarker testing can benefit cancer patients, with an emphasis on how it increases the precision and reduces the cost and toxicity of treatment.

GSK, Ms. Sandra Catherine Ribeiro, Director, State Government Affairs: They **support** the intent of the bill and believe it could be strengthened with an amendment to ensure post-diagnosis access to biomarker testing and to allow for access to future innovations.

American Kidney Fund, Mr. Jon Hoffman, Senior Director, State Policy and Advocacy:

They are in **support** of the bill, and their testimony focuses on how biomarker testing benefits people with chronic diseases such as kidney disease, autoimmune diseases, and cancer. People of color are disproportionately affected by kidney disease and have less access to biomarker testing. This bill expands access to biomarker testing to all people, which will help reduce health disparities.

American Cancer Society Cancer Action Network, Ms. Donna Rogers, Volunteer: She supports this bill and provides antidotal evidence concerning her own experiences with breast cancer. It is good that we have this potentially life-saving technology, but it is worthless if people who need it don't have access to it. Everyone should have equal access to the highest quality medical care.

UConn Health Center, Mr. Fahmy Mamuya, Oncology Research Scientist: He offered comments in support of the legislation. Cancer biomarkers enable healthcare professionals to tailor cancer treatment, ensuring the precise targeting of the correct cancer type at the current time for that patient. It is what the field or research has introduced to revolutionize cancer treatment and it should be a benefit accessible to everyone.

Ms. Natalie Queen: She related the experiences she has had with herself and her brother during the last decade. She lost her brother and because of his issues was identified as carrying the CDH-1 gene which has required her to undergo serious medical procedures to help prevent her from suffering the same fate. She is asking the legislature to **support** this bill to make biomarker testing available to everyone.

AdvocacyInCT, Ms. Linda Alderman, West Hartford: Her testimony was in **support** of this bill. She shared her own story concerning her cancer diagnosis and how she received a biomarker test that analyzed her tumor and determined the best course of treatment for it.

The test showed that she would not have benefited from chemotherapy and that had she had this it could have damaged her brain and its cognitive functions.

Home Matters Caregiving, Ms. Asha Samal, Owner: She **supports** all bills that help people with disabilities and seniors.

NATURE AND SOURCES OF OPPOSITION:

Connecticut Association of Health Plans, Ms. Susan Halpin, Executive Director: They are in **opposition** to this proposal and state that in its current form if it is passed it will add incremental price increases to premiums in the fully insured market which includes individuals and small employers who are sensitive to price volatility. Should the state move forward with this legislation they ask that alternative language be considered that would mitigate the financial impact.

**Reported by: Richard Ferrari, Assistant Clerk
Alexander Mercier, Clerk**

Date: 3/17/2025