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January 18, 2024

To: Senate Committee on Insurance and Small Business
From: The American Cancer Society Cancer Action Network
Re: Testimony in Opposition to Senate Bill 811

Good morning, Chairwoman Felzkowski and members of the Committee,

My name is Sara Sahli, I'm the Government Relations Director for the American Cancer Society Cancer Action Network (ACS CAN) in Wisconsin. ACS CAN is the nonprofit, nonpartisan advocacy affiliate of the American Cancer Society advocating for evidence-based public policies to reduce the cancer burden for everyone.

The American Cancer Society Cancer Action Network is submitting testimony in opposition to Senate Bill 811. This bill authorizes the sale of unregulated health products that could discriminate against Wisconsinites with pre-existing conditions. This bill would leave Wisconsinites, including cancer patients, exposed to medical and financial harm.

As an organization committed to reducing death and suffering from cancer, we are concerned about this legislation for several reasons:

1. **Senate Bill 811 plans look like health insurance but offer none of the state law safeguards important to diagnosing and treating cancer.**

Wisconsin state law provides a number of protections important to cancer patients and to ensuring that insurance coverage in Wisconsin covers screenings and treatments for cancer. These state law provisions have been in place for many years and have been enforced by the Wisconsin Office of the Commissioner of Insurance. SB 811 plans will not have to comply with laws that require coverage of cancer screenings, place limits on out-of-pocket costs and improve access to clinical trials and oral chemotherapy.

2. **Wisconsinites may be left without coverage, face large costs, or be denied coverage.**

These plans have no protections for people with "pre-existing conditions." That means they can charge farmers with pre-existing conditions larger premiums or decline to cover them all together. It also means they can decline to cover the person after they are diagnosed, based on medical history. In the past, we have seen situations where cancer patients faced large medical bills, because their cancer was considered a "pre-existing condition." While the bill includes language to limit preexisting condition exclusions to six months, it's critical that someone diagnosed with an aggressive cancer get care in that time period.

If these plans drop a person who is diagnosed with cancer, the person may be outside the time frame where they can purchase insurance on the exchange. They may have to delay treatment until the next time they can enroll in a comprehensive insurance plan. Two out of three farmers and ranchers reported having a pre-existing condition in a USDA survey.

3. **These aren't affordable options for many Wisconsinites.**

Senate Bill 811 plans may cherry-pick healthy customers and reject people with histories of illness (something that other Wisconsin insurers can't do). This drives up costs for other privately insured consumers.

For these reasons, we oppose Senate Bill 811 and ask you to vote no.