



Kansas Department of Insurance

Commissioner Vicki Schmidt

Proponent Testimony for SB 409 Increased Access to Breast Cancer Screenings

February 2, 2026

Chairwoman Dietrich and Members of the Committee,

Thank you for the opportunity to testify in support of Senate Bill 409.

SB 409 removes cost sharing for MRI's and other diagnostic and supplemental imaging related to breast cancer detection.

For the majority of women enrolled in fully insured health plans, federal law requires 2D and 3D mammograms to be completely free with no cost sharing. While these screenings are critical for early detection, they are not sufficient in all cases. Dense breast tissue, tumor location, or other factors can prevent some cancers from being detected by mammography alone. Supplemental imaging—such as ultrasounds and MRIs—is often necessary to identify breast cancer that routine screenings may miss. As a result, women are left with out-of-pocket costs.

The Health Resources and Services Administration (HRSA) recently updated the Women's Preventive Services Guidelines. Effective January 1, 2026, health plans must follow HRSA guidance, which recommends coverage of supplemental breast cancer screenings at no cost to the patient. Currently, many plans in Kansas are already providing these additional screenings without cost-sharing. While HRSA guidance addresses women ages 40-50 at average risk, SB 409 ensures that all women are eligible for this benefit.

The Kansas State Employee Health Plan (SEHP) has provided this benefit for more than two years. Since January 1, 2024, all supplemental and diagnostic breast cancer screenings have been available to SEHP enrollees with no cost-sharing. The SEHP reported that the benefit marginally affected premiums, by only 0.03%

Today nearly two-thirds of states require these screenings to have no cost-sharing, including Missouri, Oklahoma, and Colorado.

I am living proof that early detection saves lives and I hope you will join me in supporting SB 409 so Kansas women do not have to choose between their pocketbooks and lifesaving care.

Vicki Schmidt
Commissioner of Insurance