



In-Person Testimony of Andrew Wiens
On behalf of Kansas Employers for Affordable Healthcare
In Opposition to SB 409
Provided to the Senate Committee on Financial Institutions & Insurance
On February 2, 2026

Chair Dietrich & Members of the Senate Committee on Financial Institutions & Insurance:

Thank you for the opportunity to provide testimony today in opposition to Senate Bill 409. My name is Andrew Wiens, and I'm testifying in my role as Executive Director of Kansas Employers for Affordable Healthcare (KEAH). KEAH advocates on behalf of employers facing rising healthcare costs by pushing back against anti-competitive legislation and government mandates that harm Kansas businesses, employees, and their families.

KEAH respectfully opposes Senate Bill 409. SB 409 requires that health insurance plans that provide coverage with respect to diagnostic and supplemental breast exams shall impose no cost-sharing requirements for individuals.

While the intention behind this bill is certainly noble, this is another insurance mandate that could raise the cost of healthcare coverage for employers and result in higher premiums for employees.

Simply put, these examinations cost money. They will still cost money if this legislation is passed. Legislatively mandating that costs not be shared by the individuals receiving the services is simply going to lead to these costs getting passed on to the employers paying for the plans and the lives covered on these insurance plans. Employers already face significant financial burdens in providing healthcare benefits to their employees, and adding more mandates will only exacerbate this issue.

I urge the committee to count the costs prior to passing this or similar legislation, and instead work to empower employers and employees alike to make informed choices about their healthcare coverage without imposing unnecessary mandates that only serve to drive up costs and limit choice.

In conclusion, even if this particular requirement may not be as substantial as others proposed or implemented in the past, the steady drip-drip-drip of additional cost-hikes takes its toll on employer-based health benefits over time. With this in mind, we ask that you refrain from passing SB 409. Thank you for your consideration.

Andrew Wiens
Executive Director
Kansas Employers for Affordable Healthcare