



**Senate Financial Institutions and Insurance Committee
Written Only Testimony in Opposition to Senate Bill 409
Presented by William Wilk, Senior Director of Government Affairs**

Monday, February 2, 2026

Madam Chairman and members of the committee, my name is William Wilk, Senior Director of Government Affairs for the Kansas Chamber. The Kansas Chamber represents small, medium and large-sized businesses across the state, advocating for policies which improve the economic climate in Kansas. The Kansas Chamber appreciates the opportunity to submit opponent testimony to Senate Bill 409, requiring no cost-sharing requirements be imposed on insurers for diagnostic and supplemental breast examinations for breast cancer.

The Kansas Chamber has historically opposed all mandates requiring health insurance plans to provide coverage for specific diseases or treatments. While we understand the good intention of this bill, we are in opposition to the principle only, with the acknowledgement that this practice takes place in many health plans. Anytime coverage of disease or treatment is mandated for coverage there is a cost associated with it. Healthcare costs have continued to skyrocket and in our yearly survey of 300 businesses owners and executives across Kansas 49% voiced managing healthcare costs was the most important to profitability. This answer was at an all-time high since we have conducted this blind survey dating back to 2004. This policy will mostly have an impact on grandfathered health plan and self-insured plans.

In closing the Kansas Chamber views all mandates the same due to their nature of increasing costs of coverage on the health plan. Thank you for the opportunity to testify in opposition to Senate Bill 409, and I am happy to answer any questions you might have at the appropriate time.