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**Representative Dontavius L. Jarrells**  
**Assistant Minority Leader**  
**Ohio House District 1**

Sponsor Testimony for House Bill 550

Chair Lampton, Vice Chair Barhorst, Ranking Member Jarrells, and esteemed members of the House Insurance Committee,

Thank you for allowing us the opportunity to testify in support of House Bill 550, the Health Insurance Mandate for Prostate Cancer Screening. This bipartisan legislation addresses a devastating, yet preventable, health crisis that continues to affect thousands of Ohioans each year.

Prostate cancer is the most frequently diagnosed cancer among men in our state. In 2024 alone, an estimated 10,670 Ohio men will hear the life-altering words: ***You have prostate cancer.*** Tragically, for far too many, these words will come too late. Prostate cancer often remains asymptomatic until it becomes metastatic, when treatment is less effective and survival rates are dramatically lower.

The statistics surrounding this disease are sobering. Over the past decade, the percentage of Ohio men aged 40 and older who were screened for prostate cancer has dropped significantly—from 54.4% in 2010 to just 32% in 2020. During this same period, cases of metastatic prostate cancer increased by 5% annually, outpacing the overall rate of new diagnoses. This means more men are being diagnosed at advanced stages, where survival rates plummet and treatment becomes exponentially more expensive.

Prostate cancer does not affect all Ohioans equally. Black men in our state face the highest incidence rates, at 163.9 per 100,000. Rural Ohioans, veterans, and men with a family history or genetic predisposition are also at significantly higher risk. These disparities highlight the urgent need for equitable access to preventive care.

House Bill 550 is our response to this crisis. This legislation requires health insurers to cover evidence-based preventive screenings, such as the prostate-specific antigen (PSA) test, for men at high risk of developing prostate cancer, without out-of-pocket costs. By mandating health benefit plans to cover all

expenses associated with these screenings, we are removing the financial barriers that too often prevent men from accessing care and catching the disease early.

If you're uninsured, the price of a PSA test ranges from \$100 to \$300, depending on the clinic. For many families, even this relatively small expense can be a deterrent. But here's the stark contrast—by investing in a \$100 to \$300 test, we are saving families hundreds of thousands of dollars in medical bills, lost wages, and economic turmoil. Late-stage prostate cancer isn't just a health crisis; it's a financial one. Treating advanced prostate cancer costs \$77,333 more per year than treating it early.

But it's more than dollars and cents—it's about what families lose when cancer upends their lives. A diagnosis without options means a father misses milestones, a son grows up without his role model, and families are left to grapple with both grief and financial devastation.

Everything stops.

The benefits of early detection cannot be overstated. Early-stage prostate cancer has a six-year survival rate of 99%. When detected late, that survival rate drops to just 28.7%. By passing House Bill 550, we can prevent hundreds of metastatic cases, detect over 10,000 additional early-stage cases in men aged 55-69, and save nearly \$100 million in treatment costs over the next 13 years. Most importantly, we can save the lives of men across Ohio—fathers, brothers, sons, and friends who deserve the chance to live longer and healthier lives.

Ohio has an opportunity to lead. States like Tennessee, Illinois, Rhode Island, and Kentucky have already passed similar bipartisan measures, demonstrating that such policies have no significant impact on insurance premiums or state spending. We must join this growing movement to fight a preventable disease and protect our families and communities.

I want to thank my colleague and joint sponsor, Representative Mark Johnson, for his partnership on this critical legislation. Together, we are committed to ensuring that no man's life is cut short because he couldn't afford a screening.

Chair Lampton and members of the committee, House Bill 550 is about saving lives, saving families, and investing in hope. I'll now turn it over to my colleague, Rep. Johnson, for additional comments.

Thank you.