

Ohio House Bill 33

Prostate Cancer Testing as Preventive Zero Cost to Insured

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Timothy F. Hecker, Partner, Sr. VP Employee Benefits

Dear Members of the House Insurance Committee,

HB 33 aims to remove financial barriers to preventive PSA screenings for prostate cancer, ensuring early diagnosis and reduction of overall treatment cost and improving the patient's quality of life.

I have a unique perspective as a prostate cancer patient for the last 5 years and as an Employee Benefits Consultant for the last 39 years helping employers design and implement employee medical plans.

In March of 2020 I had my first PSA test in 7 years. Unfortunately, my PSA was 266.5 and climbing. After confirming prostate cancer, my diagnosis was Stage IV Metastatic Prostate Cancer.

Fortunately, in my Benefits Consulting career I have learned the value of seeking the right physicians and researchers to direct treatment. As a result, I entered a trial treatment protocol that has been successful in keeping my cancer in medically induced remission. Please note, they did not remove my prostate as the cancer had already moved into my hips.

My treatment since April 2020 requires me to take daily medications and have quarterly shots administered. These medications are extremely expensive. However, the hope is that the medicines will keep my cancer in medically induced remission and me alive.

When I consider passage of HB 33, I also think of the financial savings for my Ohio Employers. The largest aspect of my career is finding ways to assist my employer clients in finding ways to help their employees stay healthy. Early detection and regular check-ups are the biggest ways to prevent catastrophic medical claims for employers. Employer's plan designs that financially support employees participating in annual screenings reduce medical claims for these employers.

Unfortunately, our employer claims data shows that only 40% to 45% of eligible men get their PSA test completed. When reviewing roadblocks for men getting tested, the number one reason I hear from my clients is that their employees don't want to or can't pay for the test. This is why HB 33 is so important. The data proves if a preventive test is paid at 100% the percentage getting tested often doubles. As does overall survivability.

In addition to overall survivability, early diagnosis is financially important to all Ohioans and our institutions.

I reviewed my own claims over the last 5 years of my treatment. Through the end of 2024, my employer's self-funded medical plan has paid approximately \$322,000. This number will continue to climb each year as my treatment is on-going. My out-of-pocket costs are approximately \$22,000 and climbing.

As the person who reviews my client's medical claims, I know that had my prostate cancer been diagnosed at Stage 1 they would have done a prostatectomy for about \$32,000 to \$35,000. And with very little risk of cancer returning. This is why removing the barriers to testing is so important - \$334,000 so far in claims versus \$35,000 one-time. Every Insurance carrier and Employer will take those kinds of savings any day.

Removing the financial barriers to preventive PSA screenings and being diagnosed early is a win for the Man, his loved ones, the employer, and the insurance company.

I urge you to pass this bill.

Most respectfully,

Timothy F Hecker

Sr VP Employee Benefits

USI Insurance