

Waiving Cost-sharing for Mammography

Conference Provision: Expand coverage to pay for annual screening mammograms for all women age 40 and over, and waive the Part B deductible for screening mammograms.

Administration Position: Expand coverage to pay for annual screening mammograms for all women age 40 and over, and waive all cost-sharing (both deductible and coinsurance) for all mammography (both screening and diagnostic).

Problems with Conference Provision:

For screening mammography: Waiver of the deductible alone does not adequately address concerns about economic barriers to mammography.

- ▶ Such a waiver would only benefit women who had not already met the annual Part B deductible in relation to other services. About 85 percent of all beneficiaries meet the deductible each year.
- ▶ Coinsurance will still act as a financial disincentive for regularly obtaining this potentially-lifesaving procedure. This concern is especially acute for African-American beneficiaries, whose utilization of current mammography benefits (31 percent in 1994-95) is significantly less than that of other beneficiaries (40 percent for Caucasian beneficiaries, and 39 percent for women overall, in 1994-95).
- ▶ A study published in *The New England Journal of Medicine* in 1995 found that only 14 percent of older women without supplemental insurance received a mammogram in 1991-92 (the first two years of the Medicare screening mammography benefit) compared to 45 percent with employer-based supplemental insurance, 40 percent with self-purchased supplemental insurance, and 24 percent with supplemental Medicaid. The study concluded that co-payments for mammography present an obstacle to effective mass screening of older women for breast cancer. This finding reinforced previous studies showing that cost-sharing decreases the use of preventive services.

For diagnostic mammography: Requiring women to pay a deductible and coinsurance for diagnostic mammography may act as a disincentive in cases where the patient has actual symptoms of breast cancer.

Mammography saves lives. Waiving all cost-sharing will improve access to mammography, thereby increasing early detection and treatment of breast cancer. In 1995, 182,000 new cases of breast cancer were diagnosed in the U.S., and 46,000 women died of this disease.

Possible Fallback Position: Waive all cost-sharing (both deductible and coinsurance) for only screening mammography. This would combine the original (pre-conference) positions of the Senate and the House.

2. Accept conference.