



The American College of  
Obstetricians and Gynecologists  
WOMEN'S HEALTH CARE PHYSICIANS



OREGON  
MEDICAL  
ASSOCIATION



## HEALTH INSURANCE COVERAGE OF DIAGNOSTIC TESTING FOR CERVICAL CANCER

The American College of Obstetricians and Gynecologist (ACOG) urges your support for HB 4011, which includes a provision to eliminate deductibles, coinsurance, copayment or out-of-pocket costs for medically necessary diagnostic testing for cervical cancer under commercial insurance. It exempts certain savings accounts as described in ORS 742.008. This provision is modeled after SB 1041, (2023) which removes out-of-pocket costs for insurance coverage of diagnostic breast examinations unless required by federal or state law. Oregon law currently requires coverage for diagnostic follow up for both colon cancer and breast cancer screening. This bill would expand the insurance coverage requirements to include cervical cancer follow up exams.

### Scope of the Problem

- In Oregon, there have been 140 new estimated cases of cervical cancer so far in 2023.<sup>1</sup>
- The ACA requires coverage for screening tests such as pap and HPV co-testing to find changes in the cells of the cervix that could lead to cancer. It doesn't cover follow-up diagnostic tests when such changes are found. Lack of coverage may mean high out-of-pocket costs for patients and/or delays in care.

### What is a diagnostic or supplemental cervical examination?

- Tests performed to confirm or rule out cervical cancer or precancerous changes when screening tests yield abnormal results.
- Additional surveillance may be necessary and may include testing and observation with or without treatment such as cytology (pap test), HPV testing, colposcopy and biopsy.

### Why is cervical cancer screening important?

- It usually takes 3 to 7 years for high-grade changes in cervical cells to become cancer. Cervical cancer screening may detect these changes before they become cancer. Women with low-grade changes can be tested more frequently to see if

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<sup>1</sup> "Cancer Statistics Center." American Cancer Society. October 18, 2023. <https://cancerstatisticscenter.cancer.org/#/state/Oregon>

their cells go back to normal. Women with high-grade changes can get treatment to have the cells removed.

- Cervical cancer screening saves lives. Over the past 30 years in the United States, the number of cases of cervical cancer and deaths has decreased by one half. This is mainly the result of women getting regular cervical cancer screening.

**For more information: <https://www.acog.org/womens-health/faqs/cervical-cancer-screening>**

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