

Submitter: Mariela Guante  
On Behalf Of:  
Committee: House Committee On Behavioral Health and Health Care  
Measure, Appointment or Topic: HB2540

Hello

I have been told by Kaiser that I have very dense breast and that Normal breast screen wont do me any good. As they are not able to detect early breast cancer. Therefore I was told I need to have a MRI, which my insurance Premera will not pay for it because I need to meet my high deductible and not only that they said I must have breast cancer in order for them to pay for it. I don't know if that makes sense, that I need to make sure I have cancer for an insurance company to pay for it. Instead of having the early detection MRI Mammagram to prevent it. The cost I will have to pay is \$1,412.00 out pocket for something that should be cover, as I didn't ask God to build me with Dense breast, where cancer cant be detected without the MRI. I would have understand if I had breasts implant, which I know the risk of having them. But I dont. It's awful to pay for health insurance that doesnt pay for things that you really need to prevent death. After Kaiser failed me for over 14yrs I finally left them and found a doctor whom I'm paying out of pocket because the doctors at Kaiser will not help me, as I was pushed out like a cow, because they needed to move on to the next patient. I been paying \$89.00 a month for an DCP that way I can have a primary care doctor that gives a crap about me. Please help with my situation as I don't think it's correct for insurance to not cover necessary labs and examen or mri to prevent death.