

High Deductibles, Hard Choices

Why the Access to Breast Cancer Diagnosis Act Matters for Young Women with High-Deductible Health Plans

Young women are being diagnosed with breast cancer more frequently than ever before. In fact, 16% of new breast cancer diagnoses are in women younger than 50.¹

Some of these young women may have health plans that leave them grappling to cover the cost of imaging that could rule out breast cancer or confirm the need for a biopsy.



Young Women and High-Deductible Health Plans

High-deductible health plans offer low monthly premiums in exchange for higher out-of-pocket costs when medical care is needed. The low premiums make these plans appealing to young people, who often expect to use only basic preventive services, like screening mammograms, each year. High-deductible health plans are common among adults ages 18 to 44.

But high deductibles can pose a problem when costly care becomes necessary. The minimum annual deductible for a high-deductible health plan is \$1,650 for individual coverage. That's a significant sum for many young people. When young women discover that they need diagnostic or supplemental breast imaging, the cost of their high deductible can delay care when they need breast imaging the most.

The financial barriers are clear:



21% of women say they would skip additional imaging if it meant paying a deductible out-of-pocket.²



Women with household incomes under **\$35,000** are more likely to forgo necessary follow-up imaging.²



More than **60% of women** with follow-up exams paid out-of-pocket, and these costs were linked to lower compliance with future screenings.³

The Access to Breast Cancer Diagnosis Act

Legislation before Congress would help by removing barriers to diagnosis. The bipartisan Access to Breast Cancer Diagnosis, or ABCD, Act would ensure that private insurance plans, including high-deductible health plans, cover diagnostic and supplemental breast imaging without patient cost-sharing — just as they do for screening mammograms.

By eliminating out-of-pocket costs for all needed breast imaging, the ABCD Act will help younger women detect breast cancer earlier, when it's most treatable.

Early detection saves lives. By passing the ABCD Act and removing cost barriers for patients, policymakers can allow more women to get the answers they need as early as possible.



References

1. American Cancer Society. Cancer Facts & Figures 2025. Atlanta: American Cancer Society; 2025.
2. Miller MN, Smith J, Lee A, et al. Effect of a high-deductible health plan on patients' willingness to undergo indicated breast imaging. *Radiology*. April 2023.
3. Richman, L, Fendrick, M. Eliminating financial barriers to breast cancer screening – when free is not really free. *Jama Network Open*. March 2023.



ALLIANCE FOR BREAST CANCER POLICY

About the Alliance for Breast Cancer Policy

Launched in 2025 by Susan G. Komen, the Alliance for Breast Cancer Policy unites more than 30 advocacy organizations to transform breast care through policy innovation.

