

Insurance and Real Estate Committee

Public Testimony of the CT Women's Education and Legal Fund (CWEALF)

H.B. 5210: *An Act Mandating Insurance Coverage of Essential Health Benefits and Expanding Mandated Health Benefits for Women, Children and Adolescents*

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The Connecticut Women's Education and Legal Fund (CWEALF) is a statewide, nonprofit organization that advocates for and empowers women and girls in Connecticut, especially those who are underserved or marginalized. For forty-five years, CWEALF has advanced women's rights in Connecticut, including women's economic security and access to reproductive healthcare. We are also an active member of the Coalition for Choice, a group of advocates that promotes policies that improve women's access to reproductive healthcare and protects a woman's right to bodily autonomy.

CWEALF urges the Committee to support H.B. 5210: *An Act Mandating Insurance Coverage of Essential Health Benefits and Expanding Mandated Health Benefits for Women, Children and Adolescents*, which will preserve the Affordable Care Act's ten essential health benefits and women's access to contraception with no out of pocket cost, and will expand access to contraceptives with a twelve month prescription coverage. House Bill No. 5210 is critical to the health and well-being of women across Connecticut.

The Affordable Care Act (ACA) ensures access to quality health insurance for millions of Americans. Under the ACA, all health insurance plans in the Marketplace are required to cover ten essential health benefits. Prior to the ACA, health insurance sold on the individual market often excluded coverage of critical services covered under the ten essential benefits, including maternity care, prescription drugs, mental health services, and preventive care. The ACA's ten essential benefits requirement aims to make health insurance more comprehensive and affordable, which is why they must be protected in state law.

Approximately 9.5 million women who were previously uninsured have gained access to health coverage through the ACA and 55 million women now have access to preventive care at no cost.¹ As one of ten essential benefits, preventive care services covered under the ACA include annual well-woman exams, birth control, cancer screenings, breastfeeding supports, and screening and counseling for domestic and intimate partner violence. These services provide vital, holistic care for low-income women who previously lacked care due to cost and lack of access.

¹ Center for American Progress. 2017. How Women Would Be Hurt By ACA Repeal and Defunding of Planned Parenthood. Retrieved from: <https://www.americanprogress.org/issues/women/news/2017/01/18/296705/how-women-would-be-hurt-by-aca-repeal-and-defunding-of-planned-parenthood/>

Congressional action to repeal the ACA would cause 55 million women, including 746,444 Connecticut women, to lose access to critical healthcare services currently available with no co-pay. Without the ACA, millions of low-income women will lose their health insurance coverage gained through the law's Medicaid expansion. In 2015, Medicaid in Connecticut covered 17% of women ages 19-64, a significant increase from 10% in 2008.

Before the ACA required all contraceptive methods approved by the FDA to be covered by insurance without cost-sharing, contraception accounted for 30-44% of women's out of pocket healthcare costs. Since its passage in 2012, the ACA's "no co-pay for birth control" mandate has saved women more than \$1.4 billion in out-of-pocket costs.²

Access to affordable birth control significantly advances women's educational opportunities and economic success. One-third of the wage gains made by women since the 1960s are the result of access to oral contraceptives and, though gender pay inequity and discrimination in our country persist, access to birth control has helped narrow the wage gap between men and women.³ Access to the birth control pill before age 21 has also led to a significant increase in women who complete college. These outcomes are especially important for women of color, who face higher financial and educational disparities.

Connecticut women are scared and anxious about the fate of their reproductive rights, their healthcare coverage and the cost of contraception, and prenatal and postnatal coverage. Everyone in Connecticut deserves access to health care as a basic human right. The ACA's essential benefits help women access the most important elements of preventive care, which leads to better health outcomes.

Reproductive freedom and continued physical health are critical contributors to a woman's financial wellbeing and economic security. CWEALF urges lawmakers to support H.B. 5210 to stabilize and strengthen women's health care and reproductive freedom.

² See note 1.

³ Planned Parenthood, 2015. Birth Control Has Expanded Economic Opportunity for Women: In Economic Advancement, Educational Attainment, and Health Outcomes. Retrieved from: https://www.plannedparenthood.org/files/1614/3275/8659/BC_factsheet_may2015_updated_1.pdf