

# Yes on HB10-1021 (Frangas and McCann, Foster)

## WHY CONTRACEPTIVE COVERAGE?

- **Healthy pregnancies are planned pregnancies:**
  - More than 27,500 births result from unintended pregnancies in Colorado each year, the majority of which can be attributed to inconsistent or incorrect contraceptive use.<sup>1</sup>
  - Compared to planned pregnancies, ***unintended pregnancies have been linked to higher rates of infant mortality, inadequate prenatal care, risk-taking prenatal health behaviors by pregnant women, and premature and/or low-weight birth.***
  - Children of unintended pregnancies are more likely to suffer poor physical and mental health, achieve poor cognitive and educational outcomes, and exhibit greater behavioral difficulties compared to children from planned pregnancies.<sup>2</sup>
  - Of the 9 companies that offer health insurance in Colorado's individual market, 2 do not cover any form of contraceptive method. Among those that do, scope of coverage varies, with not all contraceptive methods being covered.
  - Because contraceptive efficacy is tied to each individual's needs, all contraceptive methods and related counseling and outpatient services should be covered at the same level as any other sickness, injury, disease, or condition otherwise covered by the policy. Genetic preconditions, allergies, and other individual health needs justify coverage for the full spectrum of contraceptive options, including hormonal pills, patches, injections and other devices; non-hormonal methods such as intrauterine devices; and surgical options like vasectomies and tubal ligations.
  
- **Contraceptive coverage saves money:**
  - Insurers generally pay the medical costs of unintended pregnancy, including full-term pregnancy (\$8,610), ectopic pregnancy (\$4,994), miscarriage (\$1,038), and less often, abortion (\$416).
  - For every \$1 spent on preconception care, anywhere from \$1.60 to \$5.19 is saved in maternal care costs.<sup>3</sup>
  
- **Contraceptive coverage makes good business sense:**
  - Including coverage for reversible prescription contraceptives costs \$1.43 per employee per month – ***less than 1% of an employer's costs of providing medical coverage.***<sup>4</sup>
  - The National Business Group on Health recommends that employers' health benefit plans fully cover "all FDA-approved prescription contraceptive methods as well as voluntary sterilization" and "medically appropriate laboratory examinations and tests, counseling services, and patient education" when "provided or prescribed by an approved provider."<sup>5</sup>

*For more information, contact Toni Panetta at (303) 394-1973 ext. 17 or Fofi Mendez at (720) 530-6914.*

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<sup>1</sup> "Colorado Pregnancy Risk Assessment Monitoring System (PRAMS)," Colorado Department of Public Health and Environment, accessed at <http://www.cdphe.state.co.us/hs/prams/>.

<sup>2</sup> "Declare the Reduction of Unintended Pregnancy a Public Health Priority in Colorado," *Planning, Protection, Prevention: Reducing Unintended Pregnancy in Colorado*, 2009, NARAL Pro-Choice Colorado Foundation, available online at: <http://www.preventionfirstcolorado.org/uploads/PPP-Rec.1.PublicHealthPriority.pdf>.

<sup>3</sup> "Women's Health in Health Care Reform: Essential Insurance Reforms," American College of Obstetricians and Gynecologists, April 2009.

<sup>4</sup> "Cost to Employer Health Plans of Covering Contraceptives," by J Darroch, The Guttmacher Institute, 1998.

<sup>5</sup> "Preventing Prematurity and Adverse Birth Outcomes: What Employers Should Know," National Business Group on Health, September 2009, <http://www.businessgrouphealth.org/pdfs/Preconception%20issue%20brief%20FINAL.pdf>.