

# Support Healthy Pregnancies; Vote Yes on HB10-1021

## Bill SUMMARY

HB10-1021 closes Colorado's maternity coverage gap by adding individual sickness and accident insurance policies to the list of those required by statute to (a) provide maternity coverage and (b) ensure policies do not exclude pregnancy coverage on the grounds that pregnancy is a pre-existing condition. The bill also requires all individual and small-group sickness and accident insurance policies to cover contraception in the same manner as any other sickness, injury, disease, or condition that is otherwise covered under the policy.

### HEALTHY FAMILIES BEGIN WITH HEALTHY PREGNANCIES

- **One out of every five Colorado women did not receive prenatal care during the first trimester of their pregnancies in 2007.**<sup>1</sup> Inadequate prenatal care increases the risks of late diagnoses of complications during pregnancy and premature and/or low-weight births, which are associated with long-term developmental, behavioral, or other health problems.
- One out of every 8 babies born in Colorado is premature, earning Colorado a "D" rating from the March of Dimes annual Premature Birth Report Card.<sup>2</sup>
- **Coloradans who purchase insurance through the individual market should have the same ability to access critical prenatal care services that are tied to healthy birth outcomes.** The 1978 Pregnancy Discrimination Act guarantees maternity coverage for women either employed by firms with at least 15 employees or who are in a union. However, insurance sold in the individual and small-group markets, as well as many high-deductible plans, often either do not cover maternity care or make coverage available only for an additional fee.<sup>3</sup>
- **More than 130,000 Colorado women who receive insurance through the individual market risk receiving inadequate prenatal care because their plans do not include pregnancy coverage.**
- **High out-of-pocket costs for maternity care saddle women and their families with thousands of dollars in expenses:** The average U.S. hospital costs range from \$7,500 to \$15,000 (uncomplicated vaginal delivery) and from \$11,000 to \$19,000 (caesarean delivery).<sup>4</sup> These costs do not include costs for the recommended 12-13 prenatal visits to increase healthy birth outcomes.

### DOLLARS & CENTS OF COVERAGE

- **Pregnancy coverage saves money by improving maternal and child health outcomes.**
- For every \$1 invested in prenatal care, \$3.33 is saved for postnatal care and \$4.63 in long-term morbidity costs.<sup>5</sup>
- When private insurers reject or exclude maternity coverage, the taxpayer-funded public safety net programs have to fill the gap. **Medicaid covered 37.3% of all births in Colorado** in 2003,<sup>6</sup> the most recent year for which data are available.
- **Contraceptive coverage saves money by preventing unintended pregnancy and costs associated with the effects of inadequate prenatal care.** For every \$1 spent on preconception care, anywhere from \$1.60 to \$5.19 is saved in maternal care costs.<sup>7</sup>
- **Improving the health of children and women lowers healthcare costs, increases productivity, reduces absenteeism, reduces pregnancy-related disability claims, improves retention and supports a healthier**

---

<sup>1</sup> "Colorado," National Report Card on Women's Health, National Women's Law Center and Oregon Health & Science University, available online at: <http://hrc.nwlc.org/Reports/State-Report-Card.aspx?stateID=COLORADO>.

<sup>2</sup> Colorado Again Scores "D" for Premature Birth Rate, March of Dimes, Colorado Chapter, November 2009, [http://www.marchofdimes.com/colorado/43583\\_62047.asp](http://www.marchofdimes.com/colorado/43583_62047.asp).

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

<sup>4</sup> Ibid.

<sup>5</sup> "Healthy Pregnancy and Healthy Children: Opportunities and Challenges for Employers," National Business Group on Health, [http://www.businessgrouphealth.org/healthtopics/maternalchild/investing/docs/4\\_businesscasepregnancy.pdf](http://www.businessgrouphealth.org/healthtopics/maternalchild/investing/docs/4_businesscasepregnancy.pdf).

<sup>6</sup> "Colorado: Births Financed by Medicaid as a Percent of Total Births, 2003," StateFacts.org, Kaiser Family Foundation. Accessible at <http://www.statehealthfacts.org/profileind.jsp?ind=223&cat=4&rqn=7>.

<sup>7</sup> See note 3.

**workforce.** Direct health care costs to employers for a premature baby average \$41,610 – **15 times higher** than the \$2,830 for a healthy, full-term delivery.<sup>8</sup>

### 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>9</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, 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>10</sup>
- 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.

### WHO SUPPORTS HB 1021 TO PROMOTE HEALTHY PREGNANCIES?<sup>11</sup>

9to5, National Association of Working Women, Colorado Chapter  
All Kids Covered Initiative  
American Association of University Women, Colorado Chapter  
American Civil Liberties Union of Colorado  
American College of Nurse Midwives, Colorado Chapter  
Boulder Valley Women's Health Center  
Citizens Project  
Colorado Academy of Family Physicians  
Colorado Business Women (formerly Colorado Business & Professional Women)  
Colorado Children's Campaign  
Colorado Coalition for the Medically Underserved  
Colorado Consumer Health Initiative  
Colorado Organization for Latina Opportunity & Reproductive Rights (COLOR)  
Colorado Organization on Adolescent Pregnancy, Parenting, and Prevention (COAPPP)  
Colorado Organizations Responding to AIDS  
Colorado Section of the American College of Obstetricians and Gynecologists  
Denver Women's Commission  
The Healthy Colorado Youth Alliance  
The Junior League of Denver  
Latina Initiative  
League of Women Voters of Colorado  
NARAL Pro-Choice Colorado  
National Council of Jewish Women Colorado Section  
New Era Colorado  
Planned Parenthood of the Rocky Mountains  
The Religious Coalition for Reproductive Choice, Colorado Chapter  
The White House Project  
The Women's Foundation of Colorado  
The Women's Lobby of Colorado

---

<sup>8</sup> Ibid.

<sup>9</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>10</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>11</sup> As of March 9, 2010.

For more information, contact Toni Panetta at (303) 394-1973 ext. 17, Fofi Mendez at (720) 530-6914, Dick Brown at (303) 695-6388, or Eliza Buyers, MD, FACOG, and legislative chair, Colorado Section of American College of Obstetricians and Gynecologists at (720) 272-2886.