

Legislative Testimony

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Written Testimony Supporting

Proposed Senate Bill 586, An Act Requiring Health Insurance Coverage for Preventive Care Provided to Female Enrollees and Access to Prescription Contraceptive Methods and

Proposed Senate Bill 494, An Act Concerning Health Insurance Cost-Sharing Requirements for Prescription Contraception

Senator Larson, Senator Kelly, Representative Scanlon, and distinguished members of the Insurance and Real Estate Committee. My name is Meghan Smith, and I am the communications director of the American Civil Liberties Union of Connecticut (ACLU-CT). I am here to testify in support of Proposed Bill 586, which would require insurance coverage of preventive healthcare for women, including contraception, and Proposed Bill 494, which would require insurance coverage of prescription contraception without enrollee cost-sharing.

As an organization committed to justice, equality, and liberty, the ACLU-CT strongly supports reproductive freedom. As the U.S. Supreme Court has recognized, "[t]he ability of women to participate equally in the economic and social life of the nation has been facilitated by their ability to control their reproductive lives." Contraception offers women the tools to decide whether and when to become parents, which is critical to equal participation in society. Without access to contraception, a woman's ability to complete an education, to advance her career, to care for her children, or to pursue her dreams may be significantly compromised. As the federal Equal Employment Opportunity Commission has also recognized, denying insurance coverage for contraception while covering other forms of prescription medication constitutes discrimination on the basis of sex.

Ninety-nine percent of sexually active women have used contraception, and women in Connecticut depend upon contraceptive insurance coverage to determine the courses of their own lives. According to a recent national study, the majority of patients at family planning clinics also say that birth control has helped them to take better care of themselves and their families, support themselves financially, extend their educations, and get or keep a job.

Cost, however, can be a serious barrier to contraceptive access. By requiring insurance plans to cover contraception without co-pays, the Affordable Care Act's preventive services regulations can help to reduce financial obstacles to contraception.

With federal proposals threatening contraceptive access under the Affordable Care Act, however, Connecticut can and must ensure that women in our state will still be able to access contraception without co-pays, no matter what happens at the national level. Proposed Senate Bill 586 and proposed Senate Bill 494 present an opportunity for Connecticut to stand up for equality and freedom by preserving contraceptive access without out of pocket costs in Connecticut. I strongly urge you to support S.B. 494 and S.B. 586.