



Legislative Testimony
765 Asylum Avenue, First Floor
Hartford, CT 06105
860-523-9146
www.acluct.org

**Written Testimony Supporting
House Bill 5210, An Act Mandating Insurance Coverage of
Essential Health Benefits and Expanding Mandated Health
Benefits for Women, Children and Adolescents**

Senator Kelly, Senator Larson, Representative Scanlon, and distinguished members of the Insurance and Real Estate Committee:

My name is Kaley Lentini, and I am legislative counsel for the American Civil Liberties Union of Connecticut (ACLU-CT). I am here to testify in support of House Bill 5210, An Act Mandating Insurance Coverage of Essential Health Benefits and Expanding Mandated Health Benefits for Women, Children and Adolescents, which would require insurance policies to cover, among other things, prescription contraception without copays and expand that coverage to allow enrollees to receive prescriptions for 12 months of medication at a time without copays.

With federal proposals threatening contraceptive access under the Affordable Care Act and the federal government's gutting of the administrative rule requiring insurance plans to cover contraception without copays, 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.

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."¹ 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, advance her career, care for her children, or pursue her dreams may be significantly compromised. As the federal Equal Employment Opportunity Commission has also

¹ *Planned Parenthood of Se. Pennsylvania v. Casey*, 505 U.S. 833, 835 (1992).

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. In addition to helping women to lead healthier lives by enabling them to control whether and when to become a parent, contraceptives can be an essential part of treating some medical conditions; 14% of women who use oral contraceptives do so solely for medical reasons.

Cost, however, can be a serious barrier to contraceptive access. By requiring insurance plans to cover contraception without co-pays, the federal Affordable Care Act's preventive services regulations can help to reduce financial obstacles to contraception. In fact, woman using birth control pills have saved an average of \$255 per year since the inception of this benefit.

Even if a woman overcomes the cost of birth control, the inability to fill her birth control prescription for more than a few months at a time can increase the likelihood that she will use it inconsistently. Guaranteeing access to a 12-month supply of birth control would help increase the chances that women who take birth control are able to consistently access the medication they need.

Meaningful access to health care is being jeopardized at the national level, and Connecticut must stand up for women and families by ensuring it is not jeopardized in our state. Nearby Massachusetts has already passed a law to accomplish this, and Connecticut should guarantee the same protections. H.B. 5210 presents an opportunity for Connecticut to stand up for equality and freedom by preserving contraceptive access and access to other important health care services without out of pocket costs in Connecticut. I strongly urge you to support House Bill 5210.