

Testimony submitted via email.

“The federal Affordable Care Act (ACA) set a nationwide floor for essential benefits that insurance companies in all states must cover, including many services critically important to meeting women’s unique health needs, like contraception and maternity care. TODAY, maternity care is a federally mandated essential benefit that must be included in all individual and small group plans. Insurers can no longer charge women higher premiums simply because of their gender, and every plan, inside and outside of the exchanges, must offer maternity care.

“PRIOR to the ACA,

- Most (92%) insurers charged women more than men for comparable coverage, a practice known as gender rating
- Insurers often treated pregnancy as a pre-existing condition, allowing them to raise premiums or deny coverage to expectant parents, including fathers
- Women who purchased their own coverage were unlikely to find coverage that included maternity care – most plans sold to individuals did not offer maternity benefits. If they did, it was often sold as a very costly supplemental package and often included a long waiting period.

“With this bill, Oregon can build on and improve the federal ACA guarantee of meaningful coverage for essential preventive health care services:

Sexually transmitted infections

- Sexually transmitted infections are the most common easily spread contagious infections in the US except for the common cold and influenza.
- Sexually transmitted infections (STIs) disproportionately affect women.
- STI education, screening, and early treatment protects a woman’s health and her future fertility.

Preconception care:

- Preconception care is an ongoing process that optimizes a woman's health and knowledge before and between pregnancies.
- A woman and her ob-gyn can identify potential maternal and fetal risks and hazards and reduce the risk of adverse health effects for the woman, fetus, or neonate.
- Preconception care includes access to education and screening to address undiagnosed, untreated, or poorly controlled medical conditions, nutritional issues, family history and genetic risk, environmental exposures, immunization history, and more.

Prenatal care:

- Early and adequate prenatal care identifies and manages chronic and acute care conditions that can harm a pregnancy and lead to devastating costly outcomes, including low birthweight and preterm birth, and higher risks of neonatal, infant, and maternal mortality.

Contraceptive Access

- Access to contraception is essential to women's health care for more than thirty years of her life.
- Contraception allows a woman to plan and space her pregnancies and to achieve optimal health before coming pregnant. This supports healthier pregnancies and healthier babies. For example, women who take folic acid supplements before they conceive reduce the risk of serious birth defects of the brain, spine, or spinal cord (neural tube defects) by 50%.
- The ability to avoid pregnancy can be lifesaving for women with serious medical conditions such as heart disease, diabetes, lupus, and high blood pressure.
- Cost is a major factor in a woman's consistent use of contraception. Many women simply cannot afford the out of pocket costs of contraceptives without health insurance.
- Numerous studies have demonstrated that even small cost-sharing requirements can limit use of needed preventive care and can force women with limited incomes to choose between paying for contraception and other essentials including food or rent.
- The consequences of unintended pregnancy are serious and impose tremendous burdens on women and families. Unintended pregnancies can result in poor health for mothers and their babies, including maternal depression, an increased risk of physical violence to the pregnant woman, and inadequate prenatal care and poor birth outcomes. Infants born as a result of unintended pregnancies are at greater risk of preterm birth, low birth weight, and poor mental and physical functioning in early childhood.
- Contraception offers important noncontraceptive benefits, including lowering the risk of certain cancers, treating heavy menstrual bleeding and dysmenorrhea, and reducing symptoms of endometriosis.