## House Public & Behavioral Health & Human Services 04/27/2023 01:30 PM SB23-284 Ensure 12-month Contraception Coverage Typed Text of Testimony Submitted

Name, Position,	Typed Text of Testimony
Arianna Morales For New Era Colorado	Thank you Madam Chair and committee members for taking the time to read this today.
	My name is Arianna Morales and I'm the Policy Manager for New Era Colorado, testifying in support of House Bill 284. Our mission at New Era is to empower a new generation and support their vision for a more collective future. Through our student-led campus organizing work, The Brazen Project, we have engaged thousands of students on college campuses across Colorado to destignatize abortion and we know that young people overwhelmingly support bodily autonomy which includes greater accessibility to reproductive healthcare services.
	Even with the passing of House Bill 1186 in 2017, young people are still struggling to access a year's worth of contraception at a time which acts as a barrier to receiving health care for a group of people who are often students, juggling multiple jobs, and/or without consistent transportation. Needing to find room to meet with a physician or pharmacist every couple of months means needing to make hard decisions like asking for time off work and missing pay that was meant to go towards gas, groceries or rent for the month or skipping a class, leaving you behind on school work. Access to contraceptives is not only essential to lead a healthy sexual and reproductive life but it's a basic necessity in having the freedom and power to plan out your own future.
	Throughout the years and through our work, we've found that young people strongly value independence and the freedom for all people to be able to define their own path in life above all else, which includes deciding when and if to become parents. A recent study found that providing folks with a year's supply of oral contraceptives decreased unintended pregnancy by 30% (Kaiser Family Foundation, 2019). It is clear that access to contraception is fundamental to being able to choose your path in life and yet young people across Colorado are struggling to receive care that was promised to them in 2017.
	This bill would remedy the current implementation issue with HB17-1186 and provide greater access and agency to communities across Colorado to make decisions about their future. That's why we support House Bill 284 and strongly urge you to do the same. Thank you for your time.

SUPPORT for HB23-1218 Health Facility Patient Information Denied Health Service

Dear Members of the Committee,

My name is Mar Galvez and I am the Policy Associate at the Colorado Organization for Latina Opportunity and Reproductive Rights (COLOR). COLOR is a reproductive justice organization that works to engage and empower Latines in the state to speak out about the policies that impact our daily lives.

I am here to testify in support of Senate Bill 284. This legislature has passed multiple bills requiring private and public plans to administer 12 months of contraceptives to a patient at one time. In fact, COLOR's priority bill in 2021, Senate Bill 9, ensured that anyone on Medicaid could access a year's supply, should they want that. However, we know that policy is only as good as its implementation. We believe this bill will help address the barriers to implementation and service delivery, and finally allow our communities to receive this much-needed care that they were granted in years prior.

Access to a full range of sexual and reproductive health services is critical to the well-being of individuals, families, and communities. We know that Latinas are twice as likely to experience an unintended pregnancy and more than 300,000 women in Colorado are in need of publicly-funded contraception. Of those, 10,000 live in a contraceptive desert, which means that there is not a single health center in their area that offers the full range of contraceptive methods. These individuals must travel long distances, perhaps take time off work or find childcare, and overcome other obstacles to access and care. This is of particular concern for low- and middle-income folks, those who speak another language, or those who live in rural communities that have difficulty getting to a pharmacy or a clinic.

Ensuring access to contraception is critical to improving and strengthening the health, financial stability and dignity of the people and communities of our state. When a person has access to family planning services, they're able to attain their personal, professional, financial and employment goals. In addition to this bill helping dismantle systemic barriers to care, it's simply good policy. Both the CDC

and WHO recommend providing a year's supply of contraceptives at the initial visit and SB284 will support us in finally getting there.

I urge you to vote yes on Senate Bill 284 so that Colorado can address the barriers to this resource, which is already legally available in the state, so that our communities can lead safe, healthy, and sustainable lives, with agency over their bodies, decisions, and families.

## Testimony for House Public & Behavioral Health & Human Services April 27, 2023 on SB23-284 Ensure 12-month Contraception Coverage

Madam Chair and Members of the Committee. The Division of Insurance is submitting written testimony in support of SB23-284. In 2022, the Division issued several data calls to carriers, asking them to provide documentation of their coverage of contraceptives, and to explain how they were communicating contraceptive coverage to their plan enrollees.

This request coincided with <u>updated federal guidance</u>, which was released by the Departments of Health and Human Services, Labor, and the Treasury, to clarify contraceptive requirements in the wake of an increased number of consumer complaints that contraceptive benefits were being inappropriately denied.

The Division was receiving similar complaints from Colorado consumers, including specific complaints related to carriers failing to cover a 12-month supply of contraceptives, as required under Colorado law (10-16-104.2, C.R.S.).

In the data call, the Division asked carriers to provide information about the number of claims they received for prescriptions for a 12 months' supply of oral contraceptives, and the number of those claims that were denied, over the last 3 years. Responses revealed that, in 2021, carriers denied approximately 28% of claims for a 12-month supply of contraceptives. Many of these claims were denied at the pharmacy level as "refill too soon," indicating that carrier and pharmacy/PBM systems have not been properly updated to cover a 12-month supply since the initial bill was enacted in 2017.

In addition, a review of carrier submissions found that many plan documents and prescription drug formularies did not clearly state that a 12-month supply of oral contraceptives are covered. So consumers were unable to verify this coverage.

The information collected indicates consumers are still experiencing significant barriers in trying to access a 12-month supply of contraceptives. This bill addresses many of those barriers, and will strengthen the Division's ability to enforce this coverage and ensure consumers can access this important benefit.

The reporting requirements will further allow the Division to effectively monitor and enforce ongoing compliance with coverage requirements, and proactively identify and address obstacles that are impeding consumers' ability to access the full benefits available to them.

Thank you for this opportunity to submit written testimony on SB23-284 and urge your support of this bill.