

Testimony in SUPPORT for H6047

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AN ACT RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

House Committee on Finance

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Chair Abney and honorable members of the House Committee on Finance, thank you for the opportunity to testify on behalf of Planned Parenthood of Southern New England with **support for House Bill 6047 (Rep. Alzate)** to protect a key element of the Affordable Care Act (ACA) into Rhode Island's law. Planned Parenthood of Southern New England (PPSNE) provided sexual and reproductive health care to nearly 8,000 patients last year at our Providence health center. We believe all people should have access to quality, affordable, and compassionate health care as a basic human right — regardless of who you are, where you live, your income, if you have health insurance or your immigration status.

Our basic health care and rights are on the line. Lawmakers hostile to reproductive health and rights want to escalate restrictions on abortion access, birth control, transgender health care, IVF and shut down health centers, including Planned Parenthood. Preventive reproductive care — including birth control — is basic health care and everyone needs access to the contraceptive method that is right for their life. That is why **H6047 is critical legislation which would update Rhode Island law that mandates coverage of contraceptives enacted in 2000 with the ACA protections that safeguard access to contraceptives with no-cost sharing.** This bill would ensure access to all FDA-approved methods, limit insurer restrictions, and ensure that the no-cost provision for over-the-counter contraception, and alternative therapies for those who need them, are more readily accessible.

Since the enactment of the Affordable Care Act (ACA) in 2010, more than 2,000 legal challenges have been filed in state and federal courts contesting part or all of the ACA. Despite the ACA again being upheld by the U.S. Supreme Court in 2021, individual components of the ACA remain at risk, including the no-cost birth control benefit. The ACA's contraceptive coverage provision has been one of the most litigated parts of the law, with three cases brought by employers who object to the coverage on religious grounds reaching the Supreme Court. Thankfully the Rhode Island General Assembly has taken important action and in 2024 codified in state law the ACA's protections for no-cost share preventive services. This was critically important to preserve affordable access to contraception.

By expanding health coverage and access to birth control to millions, the ACA has been a true game changer for women because access to birth control is fundamental to improving not only women's health, but the health of their families as well. Medical research has demonstrated this fact for decades. The nonpartisan Institute of Medicine (IOM) recommended that birth control be covered as women's preventive care and improved access to birth control is linked to declines in maternal and infant mortality. The reality before the ACA was millions of women were denied coverage because of so-called "pre-existing conditions" like breast cancer or pregnancy; some were forced to pay more for insurance

just because they were women; and some were only allowed limited plans that excluded coverage for any health concerns they already had.

This is not just a health issue; it is an economic issue. The cost of birth control, with or without insurance, can take a toll on a person's finances which is another reason the no-cost birth control benefit is so significant and necessary to protect in state law. The ACA provision requiring coverage of contraceptives without cost-sharing mitigated a major barrier to contraceptive use: cost. In the ACA's first year alone the birth control benefit helped women save an estimated \$1.4 billion on the pill. Being able to select the contraceptive method that best fulfills an individual's needs and priorities helps ensure that people will be satisfied with their method and use them most effectively to prevent unintended pregnancies and time and space those for which they are planning. This gives patients the ability to select the right method of birth control for their lives, without weighing their medical options against the cost of care.

Decades of contraceptive research worldwide have established oral contraceptives as safe and effective at preventing pregnancy. In July 2023, the U.S. Food and Drug Administration approved Opill, the first ever over-the-counter birth control pill use for people of all ages, based on strong scientific evidence of its safety. As a result, birth control is now available without a prescription at convenience stores, grocery stores, drug stores, and online. This makes insurance coverage of all types of insurance even more vital. Opill is a huge step forward in making contraception easier to access, and cost should not diminish the impact of that milestone, and its availability will go a long way toward empowering patients to take control of their own health, bodies, and futures.

This is an urgent matter because over a decade after the ACA passage and a more hostile and political judicial branch, we unfortunately can envision a future where the ACA essential health benefits, including preventive health services coverage, is eliminated. Polling consistently shows that Americans continue to support including birth control under health insurance plans as preventive health care. Planned Parenthood believes every person deserves access to the care and resources they need to live their best lives, including access to birth control. **Planned Parenthood of Southern New England and our partners in the Rhode Island Coalition for Reproductive Freedom (RICRF) strongly support passing House Bill 6047 to safeguard this critical ACA health insurance benefit, no-copay birth control, and protect it in our state law.** Thank you for your time and consideration.



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