

**S B**

**8 2**

FISCAL NOTE

STATE OF ALASKA  
1999 LEGISLATIVE SESSION

BILL NO. SB 82

Revision Date: \_\_\_\_\_  
Title: Insurance Coverage for Contraceptives and related health care services.  
Sponsor: Senator Wilken  
Requestor: (S) HES

Department Affected: Administration  
BRU: Centralized Administrative Services  
Component: Retirement and Benefits  
COMPONENT SERIAL NO. 2152

Expenditures/Revenues:

(Thousands of Dollars)

OPERATING EXPENDITURES	FY 00	FY 01	FY 02	FY 03	FY 04	FY 05
PERSONAL SERVICES						
TRAVEL						
CONTRACTUAL						
SUPPLIES						
EQUIPMENT						
LAND & STRUCTURES						
GRANTS, CLAIMS						
MISCELLANEOUS						
TOTAL OPERATING						
CAPITAL EXPENDITURES						
CHANGE IN REVENUES ( )						

FUND SOURCE:

(Thousands of Dollars)

1002 Federal Receipts						
1013 GF Match						
1014 GF						
1005 GF/Program Receipts						
1037 GF/Mental Health						
OTHER (Specify Type)						
TOTAL						

Estimate of any current year (FY 99) cost: \$ 0.0

POSITIONS:

FULL-TIME						
PART-TIME						
TEMPORARY						

ANALYSIS: (Attach a separate page if necessary.)

Although the State of Alaska as a self insured health employer, is not legally obligated to follow mandates set by the legislature in Title 21, the state has followed such mandates for public policy reasons. The state health plans do not currently cover contraceptives. The estimated costs of providing such coverage is \$3.25 per employee per month; an annual cost to active health plans of approximately \$ 460,000.

Prepared by: Guy Bell, Director  
Division: Retirement and Benefits

Phone: 465-4471  
Date: \_\_\_\_\_

Approved by Commissioner: Robert Poe  
Agency: Department of Administration

Date: 3/23/99

PREPARED TO PROVIDE ALL DISTRIBUTION COPIES TO GOVERNOR'S LEGISLATIVE OFFICE  
For further distribution information call the Governor's Legislative Office

## GARY WILKEN

SENATOR  
Districts 29 & 30  
West Fairbanks

### Senate Standing Committees

Member: Finance  
Member: Health, Education, &  
Social Services (HESS)  
Member: Legislative Budget & Audit  
Member: State Affairs

Alaska State Legislature

Senate

During Session:  
State Capitol Building  
Juneau, Alaska 99801-1182  
Tel: (907) 451-5501 (in Fbks area)  
Tel: (907) 465-3709 (outside Fbks)  
Fax: (907) 465-4714  
Website: [www.garywilken.com](http://www.garywilken.com)  
E-Mail: [Senator\\_Gary\\_Wilken@legis.state.ak.us](mailto:Senator_Gary_Wilken@legis.state.ak.us)

Interim:  
1851 Fox Ave.  
Fairbanks, Alaska 99701  
Tel: (907) 451-5501  
Fax: (907) 451-0438

## SPONSOR STATEMENT

### Committee Substitute for Senate Bill 82 ( )

### "Insurance Coverage for Contraceptives"

Senate Bill 82 requires insurance carriers to provide coverage for prescribed contraceptives and related health costs. While many health care plans pay for surgical means of preventing pregnancy, few pay for the routine, oral contraceptive methods prescribed and recommended by physicians.

Women spend about 68 percent more in out-of-pocket expenses for health care than men.<sup>1</sup> One of the biggest contributors to those expenses is birth control. The most widely used prescription drug of women aged 15 to 44 is for birth control, yet most insurance companies do not include contraceptive coverage in their policies.

The out-of-pocket cost for oral contraceptives is approximately \$25 per month while the estimated increase in insurance premiums for coverage of birth control is about \$16 annually per enrollee according to the Health Insurance Association of America.<sup>2</sup> Requiring insurance coverage for contraceptive services not only makes good business sense, but it also increases access to contraceptives and related services.

In response to a person's conscientious objection to contraceptive coverage, SB 82 states an individual health care insurance policy or a policy issued by a qualified church-controlled organization with a religious-based objection is exempted from this mandate.

<sup>1</sup> National Conference of State Legislatures: *Health Insurance Coverage for Contraceptives*

<sup>2</sup> *Ibid.*

## GARY WILKEN

SENATOR  
Districts 29 & 30  
West Fairbanks

### Senate Standing Committees

Member: Finance  
Member: Health, Education, &  
Social Services (HESS)  
Member: Legislative Budget & Audit  
Member: State Affairs



During Session:  
State Capitol Building  
Juneau, Alaska 99801-1182  
Tel: (907) 451-5501 (in Fbks area)  
Tel: (907) 465-3709 (outside Fbks)  
Fax: (907) 465-4714  
Website: www.garywilken.com  
E-Mail: Senator\_Gary\_Wilken@legis.state.ak.us

During:  
1851 Fox Ave.  
Fairbanks, Alaska 99701  
Tel: (907) 451-5501  
Fax: (907) 451-0438

## MEMORANDUM

To: Senator Mike Miller, Chairman  
Senate HESS Committee

From: Senator Gary Wilken

Date: March 23, 1999

Re: CS for SB 82 ( )

---

I respectfully request that the Senate HESS Committee adopt and pass CSSB 82, version H, *Insurance Coverage for Contraceptives*. In comparison to the original bill, CSSB 82 adds two favorable provisions.

- 1.) **Sec. 2. FINDINGS AND INTENT** clearly states that contraceptives have the primary purpose of preventing conception and it is the intent of the legislature that insurance providers are required to cover the cost of contraceptives obtained only by prescription.

This section also states that insurance providers are not required to cover the cost of prescriptive drugs that cause the rejection of a fertilized ovum.

- 2.) **Page 2, line 9** adds the words "obtained by prescription" to clarify that only contraceptives obtained through prescription are covered under this insurance mandate.

Committee Substitute for Senate Bill 82 ( ) improves the original bill and I urge its passage.

A handwritten signature in cursive script, reading "Gary Wilken", is written below the text.

Eight in 10 privately insured adults support contraceptive coverage.<sup>3</sup> Senate Bill 82 recognizes this strong public support. I urge your support for this legislation.

Erny Wilke

---

<sup>3</sup> The Guttmacher Report on Public Policy, *The Need for and Cost of Mandating Private Insurance Coverage of Contraception*, August 1998

SENATE BILL NO. 82

IN THE LEGISLATURE OF THE STATE OF ALASKA

TWENTY-FIRST LEGISLATURE - FIRST SESSION

BY SENATOR WILKEN

Introduced: 2/18/99

Referred: HESS, Labor and Commerce

A BILL

FOR AN ACT ENTITLED

1 "An Act requiring that the cost of contraceptives and related health care services  
2 be included in health insurance coverage."

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:

4 \* Section 1. SHORT TITLE. This Act may be known as the Contraceptive Coverage Act  
5 of 1999.

6 \* Sec. 2. AS 21.42 is amended by adding a new section to read:

7           Sec. 21.42.390. Coverage for contraceptives. (a) Except for a policy issued  
8 to an individual or a qualified church-controlled organization with a religious-based  
9 objection, a health care insurer that offers, issues for delivery, delivers, or renews in  
10 this state a health care insurance plan shall provide coverage for contraceptives and  
11 related health care services. The coverage required under this section is subject to  
12 standard policy provisions applicable to other benefits, including deductible or  
13 copayment provisions.

14           (b) In this section,

1 (1) "contraceptives" includes an appliance, a drug, or a medicinal  
2 preparation intended for the prevention of conception;

3 (2) "health care services" includes consultations, examinations,  
4 procedures, and services medically necessary to prescribe or administer contraceptives;

5 (3) "qualified church-controlled organization" has the meaning given  
6 in 26 U.S.C. 3121(w)(3).

## GARY WILKEN

SENATOR  
Districts 29 & 30  
West Fairbanks

### Senate Standing Committees

Member: Finance  
Member: Health, Education, &  
Social Services (HESS)  
Member: Legislative Budget & Audit  
Member: State Affairs



During Session:  
State Capitol Building  
Juneau, Alaska 99801-1182  
Tel: (907) 451-5501 (in Fbks area)  
Tel: (907) 465-3709 (outside Fbks)  
Fax: (907) 465-4714  
Website: [www.garywilken.com](http://www.garywilken.com)  
E-Mail: [Senator\\_Gary\\_Wilken@legis.state.ak.us](mailto:Senator_Gary_Wilken@legis.state.ak.us)

Interim:  
1851 Fox Ave.  
Fairbanks, Alaska 99701  
Tel: (907) 451-5501  
Fax: (907) 451-0438

## SPONSOR STATEMENT

### Committee Substitute for Senate Bill 82 ( )

### "Insurance Coverage for Contraceptives"

Senate Bill 82 requires insurance carriers to provide coverage for prescribed contraceptives and related health costs. While many health care plans pay for surgical means of preventing pregnancy, few pay for the routine, oral contraceptive methods prescribed and recommended by physicians.

Women spend about 68 percent more in out-of-pocket expenses for health care than men.<sup>1</sup> One of the biggest contributors to those expenses is birth control. The most widely used prescription drug of women aged 15 to 44 is for birth control, yet most insurance companies do not include contraceptive coverage in their policies.

The out-of-pocket cost for oral contraceptives is approximately \$25 per month while the estimated increase in insurance premiums for coverage of birth control is about \$16 annually per enrollee according to the Health Insurance Association of America.<sup>2</sup> Requiring insurance coverage for contraceptive services not only makes good business sense, but it also increases access to contraceptives and related services.

In response to a person's conscientious objection to contraceptive coverage, SB 82 states an individual health care insurance policy or a policy issued by a qualified church-controlled organization with a religious-based objection is exempted from this mandate.

<sup>1</sup> National Conference of State Legislatures: *Health Insurance Coverage for Contraceptives*

<sup>2</sup> Ibid.

Eight in 10 privately insured adults support contraceptive coverage.<sup>3</sup> Senate Bill 82 recognizes this strong public support. I urge your support for this legislation.

Gary Wilber

---

<sup>3</sup> The Guttmacher Report on Public Policy, *The Need for and Cost of Mandating Private Insurance Coverage of Contraception*, August 1998

## GARY WILKEN

SENATOR  
Districts 29 & 30  
West Fairbanks

### Senate Standing Committees

Member: Finance  
Member: Health, Education, &  
Social Services (HESS)  
Member: Legislative Budget & Audit  
Member: State Affairs



During Session:  
State Capitol Building  
Juneau, Alaska 99801-1182  
Tel: (907) 451-5501 (in Fbks area)  
Tel: (907) 465-3709 (outside Fbks)  
Fax: (907) 465-4714  
Website: [www.garywilken.com](http://www.garywilken.com)  
E-Mail: [Senator\\_Gary\\_Wilken@legis.state.ak.us](mailto:Senator_Gary_Wilken@legis.state.ak.us)

Interim:  
1851 Fox Ave.  
Fairbanks, Alaska 99701  
Tel: (907) 451-5501  
Fax: (907) 451-0438

## SPONSOR STATEMENT

### Committee Substitute for Senate Bill 82 ( )

#### "Insurance Coverage for Contraceptives"

Senate Bill 82 requires insurance carriers to provide coverage for prescribed contraceptives and related health costs. While many health care plans pay for surgical means of preventing pregnancy, few pay for the routine, oral contraceptive methods prescribed and recommended by physicians.

Women spend about 68 percent more in out-of-pocket expenses for health care than men.<sup>1</sup> One of the biggest contributors to those expenses is birth control. The most widely used prescription drug of women aged 15 to 44 is for birth control, yet most insurance companies do not include contraceptive coverage in their policies.

The out-of-pocket cost for oral contraceptives is approximately \$25 per month while the estimated increase in insurance premiums for coverage of birth control is about \$16 annually per enrollee according to the Health Insurance Association of America.<sup>2</sup> Requiring insurance coverage for contraceptive services not only makes good business sense, but it also increases access to contraceptives and related services.

In response to a person's conscientious objection to contraceptive coverage, SB 82 states an individual health care insurance policy or a policy issued by a qualified church-controlled organization with a religious-based objection is exempted from this mandate.

<sup>1</sup> National Conference of State Legislatures: *Health Insurance Coverage for Contraceptives*

<sup>2</sup> Ibid.

Eight in 10 privately insured adults support contraceptive coverage.<sup>3</sup> Senate Bill 82 recognizes this strong public support. I urge your support for this legislation.

Gary Wilber

---

<sup>3</sup> The Guttmacher Report on Public Policy, *The Need for and Cost of Mandating Private Insurance Coverage of Contraception*, August 1998

**GARY WILKEN**

SENATOR  
Districts 29 & 30  
West Fairbanks



Senate Standing Committees

Chairman: Health, Education,  
and Social Services (HESS)  
Vice Chairman: Transportation  
Vice Chairman: Community and  
Regional Affairs

Special Committee

Member: Administrative Regulation Review

During Session:  
State Capitol, Room 510  
Juneau, Alaska 99801-1182  
(907) 465-3709 (v)  
(907) 465-4714 (f)  
[www: akRepublicans.org/wilken.htm](http://www.akRepublicans.org/wilken.htm)  
E-mail: [Senator\\_Gary\\_Wilken@legis.state.ak.us](mailto:Senator_Gary_Wilken@legis.state.ak.us)

Interior:  
119 N. Cushman St., Room 213  
Fairbanks, Alaska 99701  
(907) 452-3421  
Fax (907) 452-3426

**MEMORANDUM**

TO: Senator Mike Miller, Chairman  
Senate HESS Committee

FROM: Senator Gary Wilken

DATE: March 15, 1999

RE: Request for Hearing

---

I respectfully request that SB 82, *Insurance Coverage for Contraceptives*, be scheduled for a hearing before the Senate HESS Committee.

Senate Bill 82 requires health care insurance policies to provide coverage for contraceptives obtained by prescription. This insurance coverage is subject to standard policy provisions, such as deductibles or co-payment provisions.

An individual health care insurance policy or a policy issued by a qualified church-controlled organization with a religious-based objection is exempted from this requirement.

Thank you for your assistance in this request.

A handwritten signature in cursive script, appearing to read "Gary Wilken", is located at the bottom left of the page.

**SENATE COMMITTEE REPORT  
First Committee of Referral**

DATE: 2/18/99

FURTHER: Labor and Commerce

Date of 5-Day Notice: 3-18-99  
(in accordance with Uniform Rule 23)

DATE TURNED  
IN TO OFFICE: 3-24-99

HESS Committee considered

SENATE BILL NO. 82

"An Act requiring that the cost of contraceptives and related health care services be included in health insurance coverage."

and recommends:

- be replaced with \_\_\_\_\_ CS SB 82 ( HCS )
- adopt previous \_\_\_\_\_ CS \_\_\_\_\_ ( \_\_\_\_\_ )
- attached amendment(s)
- adopt Letter of Intent by \_\_\_\_\_ Committee
- further referral to the \_\_\_\_\_ Committee

- Senate Bill:**
- same title
  - new title
- House Bill:**
- same title
  - technical title
  - new: SCR# \_\_\_\_\_

SIGNING DO PASS	DP	OTHER RECOMMENDATIONS	NR	DNP	AM
<i>K. D. ...</i>		<i>[Signature]</i>	<input checked="" type="checkbox"/>		
<i>[Signature]</i>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
CHAIR:		CHAIR: <i>Niko Muller</i>		<input checked="" type="checkbox"/>	

**NEW FISCAL NOTE(S):**

Department                      Date      Zero      Fiscal

<u>FN info forthcoming</u>			

**PREVIOUS FISCAL NOTE(S):\***

Department                      Date      Zero      Fiscal


APPROPRIATION -- no fiscal note

\*include fiscal notes accompanying Governor's bill

A M E N D M E N T

OFFERED IN THE SENATE

BY SENATOR WILKEN

TO: CSSB 82( ), Draft Version "H"

1 Page 2, lines 6 - 7:

2 Delete "for a policy issued to an individual or a qualified church-controlled  
3 organization with a religious-based objection"

4 Insert "as provided in (b) of this section"

5 Page 2, following line 11:

6 Insert a new subsection to read:

7 "(b) This section does not apply to a policy

8 (1) issued to an individual;

9 (2) issued to a qualified church-controlled organization with a  
10 religious-based objection to contraceptives; or

11 (3) that does not provide coverage for drugs obtained by prescription."

12 Reletter the following subsection accordingly.

## GARY WILKEN

SENATOR  
Districts 29 & 30  
West Fairbanks

### Senate Standing Committees

Member: Finance  
Member: Health, Education, &  
Social Services (HESS)  
Member: Legislative Budget & Audit  
Member: State Affairs



During Session:  
State Capitol Building  
Juneau, Alaska 99801-1182  
Tel: (907) 451-5501 (in Fbks area)  
Tel: (907) 465-3709 (outside Fbks)  
Fax: (907) 465-4714  
Website: [www.garywilken.com](http://www.garywilken.com)  
E-Mail: [Senator\\_Gary\\_Wilken@legis.state.ak.us](mailto:Senator_Gary_Wilken@legis.state.ak.us)

Interim:  
1851 Fox Ave.  
Fairbanks, Alaska 99701  
Tel: (907) 451-5501  
Fax: (907) 451-0438

## MEMORANDUM

To: Senator Mike Miller, Chairman  
Senate HESS Committee

From: Senator Gary Wilken

Date: March 23, 1999

Re: CS for SB 82 ( )

---

I respectfully request that the Senate HESS Committee adopt and pass CSSB 82, version H, *Insurance Coverage for Contraceptives*. In comparison to the original bill, CSSB 82 adds two favorable provisions.

- 1.) **Sec. 2. FINDINGS AND INTENT** clearly states that contraceptives have the primary purpose of preventing conception and it is the intent of the legislature that insurance providers are required to cover the cost of contraceptives obtained only by prescription.

This section also states that insurance providers are not required to cover the cost of prescriptive drugs that cause the rejection of a fertilized ovum.

- 2.) **Page 2, line 9** adds the words "obtained by prescription" to clarify that only contraceptives obtained through prescription are covered under this insurance mandate.

Committee Substitute for Senate Bill 82 ( ) improves the original bill and I urge its passage.

1-LS0125H  
Ford ✓  
3/17/99

**CS FOR SENATE BILL NO. 82( )**

**IN THE LEGISLATURE OF THE STATE OF ALASKA**

**TWENTY-FIRST LEGISLATURE - FIRST SESSION**

**BY**

**Offered:  
Referred:**

**Sponsor(s): SENATORS WILKEN, Ellis**

**A BILL**

**FOR AN ACT ENTITLED**

1 **"An Act requiring that the cost of contraceptives obtained by prescription and**  
2 **related health care services be included in health insurance coverage."**

3 **BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

4 **\* Section 1. SHORT TITLE.** This Act may be known as the Contraceptive Coverage Act  
5 of 1999.

6 **\* Sec. 2. FINDINGS AND INTENT.** (a) The legislature finds that

7 (1) contraceptive technology is constantly changing and that even medical  
8 experts disagree on how certain methods of contraception work; therefore, it is unwise to  
9 dispute specific methods of contraception; and

10 (2) contraceptives have the primary purpose of, or special utility for, preventing  
11 conception.

12 (b) It is the intent of the legislature that

13 (1) insurance providers be required to cover the cost of contraceptives obtained  
14 by prescription and related health care services;

- 1 (2) conception be understood as the fertilization of an ovum; and  
2 (3) insurance providers not be required to cover the cost of prescriptive drugs  
3 necessary to cause the rejection of a fertilized ovum.

4 \* Sec. 3. AS 21.42 is amended by adding a new section to read:

5 **Sec. 21.42.390. Coverage for contraceptives by prescription.** (a) Except  
6 for a policy issued to an individual or a qualified church-controlled organization with  
7 a religious-based objection, a health care insurer that offers, issues for delivery,  
8 delivers, or renews in this state a health care insurance plan shall provide coverage for  
9 contraceptives obtained by prescription and related health care services. The coverage  
10 required under this section is subject to standard policy provisions applicable to other  
11 benefits, including deductible or copayment provisions.

12 (b) In this section,

13 (1) "health care services" includes consultations, examinations,  
14 procedures, and services medically necessary to prescribe or administer contraceptives;

15 (2) "qualified church-controlled organization" has the meaning given  
16 in 26 U.S.C. 3121(w)(3).

## GARY WILKEN

SENATOR  
Districts 29 & 30  
West Fairbanks

### Senate Standing Committees

Member: Finance  
Member: Health, Education, &  
Social Services (HESS)  
Member: Legislative Budget & Audit  
Member: State Affairs



During Session:  
State Capitol Building  
Juneau, Alaska 99801-1182  
Tel: (907) 451-5501 (in Fbks area)  
Tel: (907) 465-3709 (outside Fbks)  
Fax: (907) 465-4714  
Website: [www.garywilken.com](http://www.garywilken.com)  
E-Mail: [Senator\\_Gary\\_Wilken@legis.state.ak.us](mailto:Senator_Gary_Wilken@legis.state.ak.us)

Interim:  
1851 Fox Ave.  
Fairbanks, Alaska 99701  
Tel: (907) 451-5501  
Fax: (907) 451-0438

## SPONSOR STATEMENT

### Committee Substitute for Senate Bill 82 ( )

### "Insurance Coverage for Contraceptives"

Senate Bill 82 requires insurance carriers to provide coverage for prescribed contraceptives and related health costs. While many health care plans pay for surgical means of preventing pregnancy, few pay for the routine, oral contraceptive methods prescribed and recommended by physicians.

Women spend about 68 percent more in out-of-pocket expenses for health care than men.<sup>1</sup> One of the biggest contributors to those expenses is birth control. The most widely used prescription drug of women aged 15 to 44 is for birth control, yet most insurance companies do not include contraceptive coverage in their policies.

The out-of-pocket cost for oral contraceptives is approximately \$25 per month while the estimated increase in insurance premiums for coverage of birth control is about \$16 annually per enrollee according to the Health Insurance Association of America.<sup>2</sup> Requiring insurance coverage for contraceptive services not only makes good business sense, but it also increases access to contraceptives and related services.

In response to a person's conscientious objection to contraceptive coverage, SB 82 states an individual health care insurance policy or a policy issued by a qualified church-controlled organization with a religious-based objection is exempted from this mandate.

<sup>1</sup> National Conference of State Legislatures: *Health Insurance Coverage for Contraceptives*

<sup>2</sup> *Ibid.*

Eight in 10 privately insured adults support contraceptive coverage.<sup>3</sup> Senate Bill 82 recognizes this strong public support. I urge your support for this legislation.

Gary Wilke

---

<sup>3</sup> The Guttmacher Report on Public Policy, *The Need for and Cost of Mandating Private Insurance Coverage of Contraception*, August 1998

## Contraception: Health Outcomes and Economics Selected Quotes

"If employers really want to save (money), they should provide contraception, not because employees will have fewer children, but because pregnancies will be better planned and babies will be healthier."

--- Health and Business, Special Report, *Contraception: An Employer's Guide*, 1993

"Employers are willing to pay for expensive medical treatment and surgical procedures that occur from either planned or unplanned pregnancies. Ironically, many employers still consider coverage for birth control, which could lower many of these medical costs, an unnecessary expense."

--- Health and Business, Special Report, *Contraception: An Employer's Guide*, 1993

"Every dollar spent on contraceptive services saved \$4.40 in funds that would have been spent on medical care (\$3.30), and social services (\$1.10) to women who would have otherwise become pregnant."

--- The Alan Guttmacher Institute, 1994

Sixty-two percent of the women who say they have taken the Pill for reasons other than pregnancy . . . only a few respondents are aware of the other non-contraceptive benefits of the Pill such as reducing the risks of ovarian and endometrial cancer, pelvic inflammatory disease, ovarian cysts, and endometriosis.

--- *Women's Health Weekly*, October 12, 1998, Pages 2-5

## Contraceptive Coverage Saves Money for Insurers Selected Quotes

"While contraception clearly saves money, the relevant policy question is who incurs these costs and who realizes savings. The model suggests that third-party payers generally realize savings. They currently pay most of the bills for ectopic pregnancies, spontaneous abortions, births, and newborn hospitalizations. . . . Thus, any technology that reduces the incidence of these events provides considerable savings to payers. Moreover, businesses and individuals receive an economic benefit if these savings yield lower premiums and increased profits or wages."

--- Trussell, James, et al. The Economic Value of Contraception: A Comparison of 15 Methods, *American Journal of Public Health*, April 1995, Vol. 85, No. 4, P. 500

"The cost model suggests that an insurer offering a health plan that does not currently provide comprehensive coverage for contraception may be well advised to reconsider that policy. For example, an increase of only 15% in the number of oral contraceptive users, drawn from women previously using no contraceptive method, would accrue enough savings in pregnancy care costs to cover oral contraceptives for all users in the plan."

--- *American Journal of Public Health*, Editorial, April 1995, Vol. 85, No. 4, P. 479

"Each year 100 typical women who engage in sex without using contraception will experience 85 pregnancies, at a cost of about \$3800 per pregnancy in a managed care setting."

--- Ibid.

"Birth control pills are the most widely used prescription drugs of women aged 15 to 44, but many insurers do not cover the cost. About 85 percent of all large group plans cover the cost of sterilization, 95 percent pay for prescription drugs, but only a third cover contraceptives."

--- *State Legislatures*, June 1998