

**SB**

**15**

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. *Affordable contraception helps Americans make responsible choices about childbearing.*

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature : Printed Name, Mailing Address, Phone #, e-mail

- |                                     |                           |   |
|-------------------------------------|---------------------------|---|
| <input type="checkbox"/>            | <i>Mark P. Anderson</i>   | Mark P Anderson 1218 3/4 Avenue 99701 451-6077                |
| <input type="checkbox"/>            | <i>Jaine Kearney</i>      | Jaine Kearney 4148 1/2 St. Apt # 212 Fairbanks 99701 451-2222 |
| <input type="checkbox"/>            | <i>Ginger E. Meta</i>     | Ginger E. Meta POB 456, Ester, AK 99725                       |
| <input type="checkbox"/>            | <i>Don Gillam</i>         | Don Gillam way Apt # 2  |
| <input checked="" type="checkbox"/> | <i>Sherry McEwen</i>      | 1011 Finsbury Ct Fbks 99709                                   |
| <input type="checkbox"/>            | <i>Marilyn Stowell</i>    | Marilyn Stowell, 980 Fairweather Rd 99712                     |
| <input type="checkbox"/>            | <i>Janice Dore</i>        | Janice Dore, PO Box 8203, Fairbanks, AK 99708                 |
| <input type="checkbox"/>            | <i>Nancy Castle</i>       | NANCY CASTLE BOX 82193 Fairbanks AK 99708                     |
| <input type="checkbox"/>            | <i>Jeff Dore</i>          | Jeff Dore 1845 Caribou Way Fbks AK 99709 ✓                    |
| <input type="checkbox"/>            | <i>Melissa Dobbs</i>      | Melissa Dobbs 521 Dunbar Fbks 99701                           |
| <input checked="" type="checkbox"/> | <i>S. Morinen</i>         | S. Morinen 3563 Ida Fbks 99709                                |
| <input type="checkbox"/>            | <i>Sarah Mindham</i>      | Sarah Mindham P.O. Box 83336 99708                            |
| <input type="checkbox"/>            | <i>Jerry Thomas</i>       | Jerry Thomas 612 Collyer Rd 99701                             |
| <input type="checkbox"/>            | <i>Alyce Weckwerth</i>    | ALYCE WECKWERTH 687 Steece Creek Rd 99712                     |
| <input type="checkbox"/>            | <i>Dagna Benic</i>        | Dagna Benic PO Box 75115 Fairbanks AK 99707                   |
| <input checked="" type="checkbox"/> | <i>Barbara Powell</i>     | Barbara Powell PO Box 81254 Fbks AK 99708                     |
| <input type="checkbox"/>            | <i>Bethany Spalding</i>   | Bethany Spalding 1245 Chena Ridge Rd 99707                    |
| <input checked="" type="checkbox"/> | <i>Kathryn L. Diebich</i> | Kathryn L. Diebich 1951 Red Leaf Rd 99709                     |
| <input checked="" type="checkbox"/> | <i>John Fitch</i>         | John Fitch 1970 Pedro Dome Rd, Fbks, 99712                    |
| <input checked="" type="checkbox"/> | <i>Courtney Condy</i>     | Courtney Condy, 6412 Florence St, North Pole, AK 99705        |
| <input checked="" type="checkbox"/> | <i>Michelle Kirby</i>     | Michelle Kirby PO 84327 Fbks 99708 451-1816                   |
| <input type="checkbox"/>            | <i>Robert Drozda</i>      | Robert Drozda 1125 Powell Dr Fair AK 99711                    |
| <input type="checkbox"/>            | <i>Lenore Heppner</i>     | Lenore Heppner 11   |
| <input type="checkbox"/>            | <i>Margaret Colony</i>    | MARGARET COLONY PO Box 85137 Fairbanks AK 99708               |

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support **CONTRACEPTIVE COVERAGE IN INSURANCE** for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. *Affordable contraception helps Americans make responsible choices about childbearing.*

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature	Printed Name, Mailing Address, Phone#, e-mail
<input type="checkbox"/> <i>[Signature]</i>	Raymond [unclear], P.O. Box 60763, FBKS AK 99706 457-703
<input type="checkbox"/> <i>[Signature]</i>	Jepden Grothe P.O. Box 750577 FBANKS AK 99707
<input type="checkbox"/> <i>[Signature]</i>	Alyssa Banducci P.O. Box 750607 FBKS AK 99707 <small>Raymond Banducci</small>
<input type="checkbox"/> <i>[Signature]</i>	ROSENA GROSS ZUMICKER HUC AK 99709 <small>UAF Ed</small>
<input type="checkbox"/> <i>[Signature]</i>	Paula McKibben B. 55623, N. Pole AK 99705
<input type="checkbox"/> <i>[Signature]</i>	Denise Moberly 1451 Noble FBKS AK 99707
<input type="checkbox"/> <i>[Signature]</i>	Tina Devine Tina Devine 600 Beacon Rd FBKS 99712
<input type="checkbox"/> <i>[Signature]</i>	Carrie Derwin Carrie Derwin 775 Smallwood Tr FBKS 99712
<input type="checkbox"/> <i>[Signature]</i>	Jeremy Kunayak P.O. Box 72048 FBKS, AK 99707
<input type="checkbox"/> <i>[Signature]</i>	Karen Max, P.O. Box 85304, Fairbanks, AK 99708 (907-526-25
<input type="checkbox"/> <i>[Signature]</i>	775 Gradelle St. Apt. B FBKS AK 99705
<input type="checkbox"/> <i>[Signature]</i>	Ross Coen P.O. Box 82718 FBKS 99708
<input type="checkbox"/> <i>[Signature]</i>	Jennifer Nihlsen 603 7944 FBKS 99707
<input type="checkbox"/> <i>[Signature]</i>	Maribette Aird P.O. Box 52805 U.P. 99705
<input type="checkbox"/> <i>[Signature]</i>	Tara Pieczyk 86 Constitution Ave Fairbanks, Ak.
<input type="checkbox"/> <i>[Signature]</i>	CAROLYN KELLY 3284 ADAMS DR, 01 FAIRBANKS 99709
<input type="checkbox"/> <i>[Signature]</i>	Judy Rae Smith Judy Rae Smith P.O. Box 81071 FBANKS 99707
<input type="checkbox"/> <i>[Signature]</i>	Kavelina Torres P.O. Box 10052 FAIRBANKS AK 99707
<input type="checkbox"/> <i>[Signature]</i>	Mary Ann Borcherst 1758 Chena Ridge FBKS 99709 maborche@alaska.net
<input type="checkbox"/> <i>[Signature]</i>	Kent Lickert P.O. Box 83142 FBKS 99708
<input type="checkbox"/> <i>[Signature]</i>	Mary Heidel 4321 Rosebud Ln. FBKS 99709
<input type="checkbox"/> <i>[Signature]</i>	FE. SCHALK JR 977 KALINAS RD FBKS, AK.
<input type="checkbox"/> <i>[Signature]</i>	Erin Crouch 2361 Debbie Way Fairbanks AK 99709
<input type="checkbox"/> <i>[Signature]</i>	Bon Crouch 2361 Debbie Way Fairbanks AK 99709
<input type="checkbox"/>	

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. *Affordable contraception helps Americans make responsible choices about childbearing.*

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

*Signature*      *Printed Name, Mailing Address, Phone #, e-mail*

- \*  *[Signature]* : ELLANOR B TRIGA 607 Bullion Dr 4554645 (99712)
- \*  *[Signature]* : Cora Hamilton P.O. Box 83323 FBKS AK 99708 451-0754
- \*  *[Signature]* : Susan Carpenter 401 BEAVER BLVD NORTH POLE AK 99705
- \*  *[Signature]* : Thomas M. Carpenter 401 Beaver Blvd North Pole AK 99705 <sup>99705</sup>
- \*  Patricia A. Turner : Patricia Turner P.O. Box 80745 Fairbanks 99708
- \*  *[Signature]* : ML Sherman 255 Botc LV FBH AK 99712
- \*  *[Signature]* : P GROSS POB 82157 99708
- \*  Cheryl Davis : Cheryl Davis PO Box 55603 North Pole AK 99705
- \*  *[Signature]* : Sharon McFarland 2070 Greenleaf Rd Fairbanks AK 99709
- \*  *[Signature]* : Amy Coffman PO Box 80280 Fairbanks AK 99708
- \*  *[Signature]* : Madeline Schatz POB 750156 99775
- \*  *[Signature]* : Rosemarie Speranza POB 82173 99708
- \*  *[Signature]* : PAIGE MCLAUGHLIN 916 4th AVE 99701
- \*  *[Signature]* : Ellen Johnson 2194 Nottingham 99709
- \*  *[Signature]* : CAROL DAVIS, 1018 College 99701
- \*  *[Signature]* : David E. Frey 675 Gold Vein Rd Fairbanks, AK 99712
- \*  *[Signature]* : John Burr POB 81529 FBKS AK 99708
- \*  *[Signature]* : Ruth Gronquist POB 81543 FBKS AK 99708
- \*  *[Signature]* : Carey Ellen Brink Box 144 Ester 99725
- \*  Janet Johnson : Janet Johnson 2194 Nottingham Fbnx 99709
- \*  *[Signature]* : Linda Ross 4561 Old Airport 99709
- \*  *[Signature]* : Selena Hopkins POB 81672 / 99708 455-6805
- \*  *[Signature]* : Ronald D. Ellingworth POB 57452 North Pole AK 99705 451-0446
- \*  *[Signature]* : 1207 Sutton Loop, Fairbanks AK 99701 455-6596
- \*

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature      Printed Name, Mailing Address, Phone #, e-mail

- \*  Mary J. Perala : Mary J. Perala 666 11th Ave #107 Fbks 99701
- \*  Charlotte Cannon : Charlotte Cannon 666 11th Ave #202 Fbks 99701
- \*  Stuart Perala : Stuart Perala 666 11th Ave #107 Fbks 99701
- \*  Lane S. Thompson : LANE S. THOMPSON PO BOX 80368 Fairbanks AK 99708
- \*  Dorothy Thompson : DOROTHY THOMPSON P. BOX 80368 Fbks 99708
- \*  Kristi Kingery : KRISTI KINGERY 4369 9th St Rt Wainwright 99703
- \*  Kim O'Brien : KIM O'BRIEN 2682 Goldhill Rd. FBK, AK 99709
- \*  Sarah Swift Mastaman : Sarah Swift Mastaman, PO Box 263, Estik, AK 99725
- \*  Anne C. Sunkamp : Anne Sunkamp PO Box 83304 Fbks 99708
- \*  Jennifer Early : Jennifer Early Fox Miners Ct. Fbks, AK 99712
- \*  Ryan T. Tubery : Ryan T. Tubery PO 75577 Fbks AK 99775
- \*  Debra J. Wolff : Debra J. Wolff P.O. Box 55162 P.P. AK 99705
- \*  Elizabeth Lang : Elizabeth Lang 489 Snow Owl Ln Fairbanks AK 99712
- \*  Lytic Botulinski : Lyric Botulinski P.O. Box 82161 Fbks, AK 99708
- \*  Brenda Hoebe : Brenda Hoebe 4835 D M. Dwight Sun EAFB AK 99702
- \*  Marie Mays : Marie Mays Box 70865 Fairbanks, AK 99707
- \*  Kathleen Leitzgeb : KATHLEEN LEITZGEB 831 Chena Hills Dr Fbks 99709
- \*  Leslie Foy : Leslie Foy PO BOX 84522 Fbks AK 99708
- \*  James Doore : James Doore 831 Chena Hills Dr Fbks AK 99709
- \*  Patricia DeLong : Patricia DeLong PO Box 74561 Fbks, AK 99707
- \*  Lisa Slayton : Lisa Slayton 2829 Cordes way, Fbks, AK 99708
- \*  MARINA NIEDMAIER : MARINA NIEDMAIER 4255 MURPHY COME RD. FBKS 99707
- \*  Susan Kickenmann : Susan Kickenmann 918 Mitchell St NP AK 99708
- \*  CAROL FRASER POETLO : CAROL FRASER POETLO 3915 Lakewood Loop NP 99705

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice


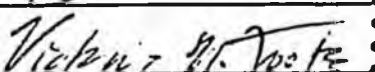
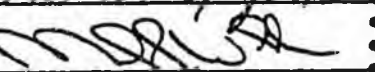

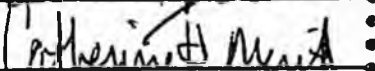
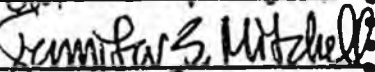
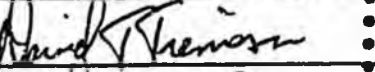
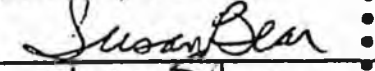
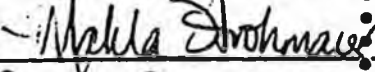
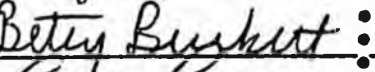
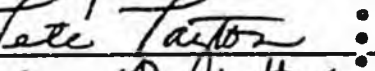
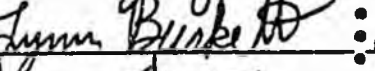
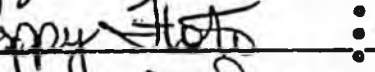
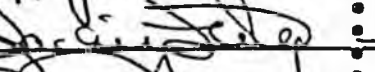
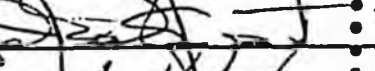
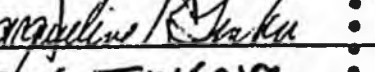
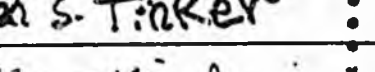
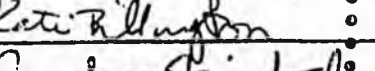
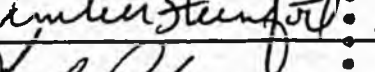
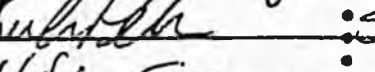
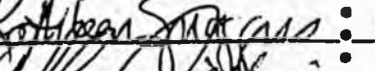
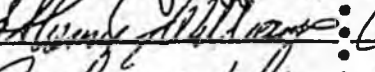
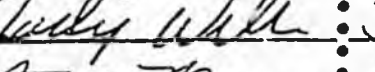
## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature      Printed Name, Mailing Address, Phone #, e-mail

- \*   : STELLY VERDUWO P.O. 233655 ANCH 9850
- \*   : Victoria Foote 3275 Kingsery Ct. Fbks. 99709
- \*   : Michael Walsh POB 80484, FBX 99708
- \*   : Karen A. Boster 720 10th Ave #4 Fbx 99701
- \*   : Catherine H. Merritt PO Box 80346 Fairbanks AK 99708
- \*   : Jennifer S. Mitchell Jennifer S. Mitchell 231 Glacier Ave. Fbks. AK 99701
- \*   : David T. Tiemessen 414 Juneau Ave Fbks 99701
- \*   : Susan Bear Susan Bear 414 Juneau, Fbks 99701
- \*   : Masha Strohmaier Masha Strohmaier PO Box 80484 Fbks 99708
- \*   : Betty Burkett Betty Burkett PO 56293, North Pole, AK 99705
- \*   : Pete Payton P.O. Box 10325, FBKS, AK 99710
- \*   : Lynn Burkett Lynn Burkett, P.O. Box 56293, N.P. AK 99705
- \*   : Poppy Floto Poppy Floto P.O. Box 74583, Fbks, AK 99707
- \*   : Jackie Floto PO Box 74583 Fbks AK 99707
- \*   : PO Box 465 Ester AK 99725 Melissa D. Stewart
- \*   : Jacqueline K. Tinker POB 289 Ester AK 99725
- \*  Owen S. Tinker Owen Tinker POB 289 " "
- \*   : Kate Billington Kate Billington Box 84 Ester AK 99725
- \*   : Amber Steinfort AMBER STEINFORT 2801 Riverview 99709
- \*   : SHELIA PATRICK 450 Ribena 2nd FBKS 99712
- \*   : Kathleen Spraggins Kathleen Spraggins 1011 Senatelp. Fbks AK 99712
- \*   : CATHERINE WILLIAMS 963, KNO. N.P. AK
- \*   : Jody Wilks Jody Wilks 870 Seldum Seer Road Fbks 99712
- \*   : Patricia Waquer 1397 Amatuew Lu. Fbks 99712
- \*

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature	Printed Name, Mailing Address, Phone #, e-mail
<input type="checkbox"/> <i>[Signature]</i>	Cheri Croucher PO 71948 4793603 FAI 99707 Gen@masgubnet
<input type="checkbox"/> <i>[Signature]</i>	Judith MOSES 454 RAMOLA FBKS. 479-4041
<input type="checkbox"/> <i>[Signature]</i>	Leda Dodds 1048 26th Ave. 457-5452
<input type="checkbox"/> <i>[Signature]</i>	Robert A. Dodds 1048 26th AVE, 457-5452
<input type="checkbox"/> <i>[Signature]</i>	Susan Grigg, 4954 Dartmouth Rd, FBK, 479-3359
<input type="checkbox"/> <i>[Signature]</i>	Debbi Criswell PO Box 208 Ester 99725
<input type="checkbox"/> <i>[Signature]</i>	Deborah Retherford H#02 7568 Palmer 99645
<input type="checkbox"/> <i>[Signature]</i>	Keenan Retherford " " "
<input type="checkbox"/> <i>[Signature]</i>	Orinda Wyman PO Box 71783 Fbks, AK 99707
<input type="checkbox"/> <i>[Signature]</i>	Lalochek 7074 Roberts FWA 99703
<input type="checkbox"/> <i>[Signature]</i>	Rileen Andrews PO Box 81869 Fairbanks 99708
<input type="checkbox"/> <i>[Signature]</i>	Heather F. Johnson 1141 Park Dr. Fbks 99709
<input type="checkbox"/> <i>[Signature]</i>	Susanne Johnson Box 99726 Anch AK 99506
<input type="checkbox"/> <i>[Signature]</i>	PO Box 55355 North Pole AK 99705
<input type="checkbox"/> <i>[Signature]</i>	Mollu McGrath PO Box 74848 Fbks 99707
<input type="checkbox"/> <i>[Signature]</i>	Charlene Galang 1221 E 21st Anchorage, AK 99504
<input type="checkbox"/> <i>[Signature]</i>	Laurel McLaughlin Box 70019 FBK, AK 99707 wonders@alaska.net
<input type="checkbox"/> <i>[Signature]</i>	George E. McLaughlin George E. McLaughlin Box 70019 Fbks, AK 99707
<input type="checkbox"/> <i>[Signature]</i>	Rachel Levine PO Box 72349 Fbks AK 99707
<input type="checkbox"/> <i>[Signature]</i>	Elizabeth Paananen 1230 Airport Way 4B1 FBK: AK 99701
<input type="checkbox"/> <i>[Signature]</i>	Kathy Masholder 1230 Airport Way 4B1 FBKS AK 99701
<input type="checkbox"/> <i>[Signature]</i>	Yancey Thompson P.O. Box 83492 FBKS. AK 99708
<input type="checkbox"/> <i>[Signature]</i>	One Fairbanks Alaska 99708
<input type="checkbox"/> <i>[Signature]</i>	ROBERT J. MILLER 2701 TURNER ST. 4E FBKS 99701

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. *Affordable contraception helps Americans make responsible choices about childbearing.*

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature      Printed Name, Mailing Address, Phone #, e-mail

- \*  *Shalome Johnson* : Shalome Johnson 1826 Hnlms Rd. North Pole.
- \*  *Arina Lukerchive* : Arina Lukerchive 1026 Evergreen St #11 Fairbanks AK 99709
- \*  *DAN LUKERCHIVE* : DAN LUKERCHIVE (1)
- \*  *Kelly A Doughty* : Kelly A Doughty PO 10828 Fbks 99 710
- \*  *J.D. Winburn* : J.D. Winburn P.O Box 74816 JBX 99707
- \*  *DENA LUY* : DENA LUY PO Box 80164 Fbx 99708
- \*  *Karyn Janssen* : Karyn Janssen, 1100 Esro Fbx 99712
- \*  *ELIZABETH COOK* : ELIZABETH COOK PO BOX 72511 FB 99703
- \*  *LUJUAN GIBSON* : LUJUAN GIBSON 2719 DOC JOHN FAIRBANKS, AK 99709
- \*  *665 4th Ln Fbx AK 99701*
- \*  *Cynthia Ausbrooks* : Cynthia Ausbrooks, PO Box 82151, Fbx AK 99705
- \*  *NINA LARTAKOFF* : NINA LARTAKOFF PO Box 84794 Fbks AK 99701
- \*  *Richard Kemnitz* : Richard Kemnitz, PO Box 84734, Fbks, AK 99708
- \*  *TOM MCGRANE* : TOM MCGRANE Box 250109 Fbx 99701
- \*  *Renata Mijatov* : Renata Mijatov P.O. Box 85203 Fbks, AK 99708
- \*  *Marilyn Berglin* : Marilyn Berglin 2011 Southern Ave Fbks 99705
- \*  *KATHERINE IRVING* : KATHERINE IRVING 1205 SMYTHIE ST. Fbks 99701
- \*  *LAWRENCE H. IRVING* : LAWRENCE H. IRVING 1205 SMYTHIE ST. Fbks 99701
- \*  *C. H. Burbuck* : C. H. Burbuck PO Box 55243 North Pole AK 99705
- \*  *Julia Quist* : Julia Quist P.O. Box 72813 Fairbanks AK 99707
- \*  *MICHELLE A. SALINAS* : MICHELLE A. SALINAS 2073 Lakeview Terr. Fairbanks AK 99705
- \*  *Ingrid Clauson* : Ingrid Clauson PO Box 58474 Fairbanks 99711
- \*  *Eileen Cummings* : Eileen Cummings 1267 Chequedyn NPole 99705
- \*



# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature : Printed Name, Mailing Address, Phone #, e-mail

- | Signature   | Printed Name, Mailing Address, Phone #, e-mail               |
|---|--|
| <input checked="" type="checkbox"/> Susan M. Carney       | Susan Carney P.O. Box 83350 479-8730                         |
| <input type="checkbox"/> Janet Schichnes                  | JANET SCHICHNES 4112 WILLIAMS LL. FAIRBANKS AK 99701         |
| <input type="checkbox"/> Zena M. Toy                      | Zena M. Toy 1701 2nd Ave #18 Fbks AK 99702                   |
| <input type="checkbox"/> Laura M. Moore                   | Laura Moore 129 Carlyle Way Fbks AK 99701                    |
| <input checked="" type="checkbox"/> Kara L. Nance         | Kara L. Nance P.O. Box 81225 99708                           |
| <input type="checkbox"/> Margaret Schaffhauser            | MARGARET SCHAFFHAUSER P.O. Box 71241 FAIRBANKS AK 99707      |
| <input type="checkbox"/> Hilda Melchior                   | HILDA MELCHIOR 2721 Howard St Fbks 99709                     |
| <input type="checkbox"/> 4953 Dartmouth #10 Fbks AK 99709 |  |
| <input type="checkbox"/> 4953 Dartmouth #10 Fbks AK 99709 |  |
| <input type="checkbox"/> Billie Coch                      | Billie Coch - 1240 Kennicott Fbks 99707                      |
| <input type="checkbox"/> 648 Rebusa St. #7 Fbks 99709     |  |
| <input type="checkbox"/> Rebecca A. VanPelt               | Rebecca A. VanPelt P.O. Box 10941 Fbks 99715                 |
| <input type="checkbox"/> Shelly Faint-Anderson            | Shelly Faint-Anderson 1101 Meadow Rue No. Pole, AK 99705     |
| <input type="checkbox"/> Tammie M. Jaelle                 | Tammie M. Jaelle 2106 blueberry st Fbks AK 99702             |
| <input type="checkbox"/> Heather D. Spencer               | Heather D. Spencer 116 Charles Fbks 99701                    |
| <input type="checkbox"/> Deborah L. Morton                | Deborah L. Morton 303 Badger St Fbks AK 99701                |
| <input type="checkbox"/> Susan Shelton                    | Susan Shelton P.O. Box 10072, Fbks AK 99710                  |
| <input type="checkbox"/> Chris Houck                      | Chris Houck P.O. Box 84181 Fbks AK 99708                     |
| <input type="checkbox"/> Nathan Smith                     | Nathan Smith P.O. Box 84081, Fbks AK 99708                   |
| <input type="checkbox"/> Sandy Randall                    | Sandy Randall 1955 K. Simpson Ln Fbks AK 99705               |
| <input type="checkbox"/> Sylvia Cowan                     | Sylvia Cowan - PMA 164 - 36 College Rd - Fairbanks, AK 99702 |
| <input type="checkbox"/> Charles Simmons                  | CHARLES SIMMONS BOX 81724 FAIRBANKS, AK                      |
| <input type="checkbox"/> Sherree Doliner                  | Sherree Doliner P.O. Box 81724 Fbks AK 99708                 |
| <input type="checkbox"/> Betty Pixley                     | BETTY PIXLEY P.O. Box 84054 Fbks 99708                       |
| <input type="checkbox"/>                                  |  |

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature	Printed Name, Mailing Address, Phone #, e-mail
<input type="checkbox"/> Gail Carlo	GAIL Carlo 1918 Central Fbnks <sup>452-4828</sup> 99709
<input type="checkbox"/> Arthur L. Bruhn	Arthur L. Bruhn 1191 Bruhn Rd. F-1159 AK 99709
<input type="checkbox"/> Kim Miller	P.O. Box 72914 Fbnks, AK 99707
<input type="checkbox"/> MIKE NOTAR	MIKE NOTAR 9350 Northland St. Juneau, AK 99801
<input type="checkbox"/> Joyce Outten	Joyce Outten, Po Box 56933, NP, AK 99705
<input type="checkbox"/> KATHRYN TANUM	KATHRYN TANUM Po Box 8426 FARBANKS AK 99708
<input type="checkbox"/> Sherry Wilkes	Sherry Wilkes 10534 Spindrift <sup>Area</sup> 99515
<input type="checkbox"/> Sheryl L. Moen	Sheryl Moen 5629 Old Valdez Trl Salcha, AK <sup>997</sup>
<input type="checkbox"/> ALAN R. MOEN	ALAN R. MOEN 5629 Old Valdez Trl. Salcha. AK <sup>997</sup>
<input type="checkbox"/> Mary Liss	Mary Liss Po Box 8227 Fbnks, AK 99708
<input type="checkbox"/> KENNETH D. FARR	113 BIRCH ST BOX 3013, ANDERSON AK 99744
<input type="checkbox"/> Lucille S. FARR	113 Birch St Box 3013 Anderson AK 99744
<input type="checkbox"/> Frank L. Nelson	Frank L. Nelson, 528 Eagle Ridge Rd., Fbnks., AK 99712
<input type="checkbox"/> Karen M. Nelson	Karen M. Nelson, 528 Eagle Ridge Rd. Fbnks. 99712
<input type="checkbox"/> Patricia Lyn Seifert	Patricia Lyn Seifert 1196 Violet Dr, Fairbanks, AK 99712
<input type="checkbox"/> Janice A. Swanson	Janice A. Swanson PO Box 20001 Fbnks AK 99704
<input type="checkbox"/> Brandon Wilks	Brandon Wilks PO Box 72982 99707
<input type="checkbox"/> Kay Lynn O'Leary-Moore	Kay Lynn O'Leary-Moore PO 904 Tok, AK <sup>997</sup>
<input type="checkbox"/> Mary L. Meyer	Mary L Meyer PO Box 58460 Fbnks AK 99711
<input type="checkbox"/> Mary Roberts	Mary Roberts PO Box 5796 North Pole AK 99705
<input type="checkbox"/> Allan J. Roberts	Allan J. Roberts 1875 Parkhill-McCormick Rd, NP, AK 997
<input type="checkbox"/> Willow Payton	Willow Payton 648 Rebecca St. Apt #7 Fbnks 99707
<input type="checkbox"/> ERICA MARTIN	ERICA MARTIN 4949 B N Seward Eielson AFB
<input type="checkbox"/> DIANNE RANCK	DIANNE RANCK PO Box 10176 Fbnks AK 99710

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

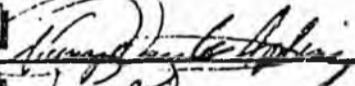
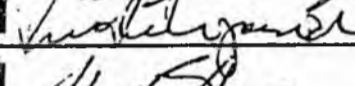
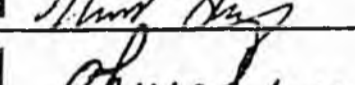
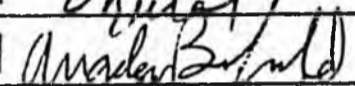
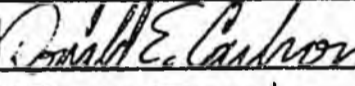
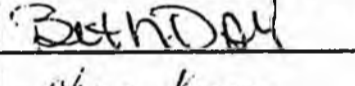
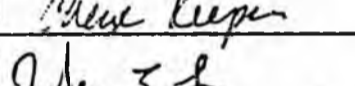
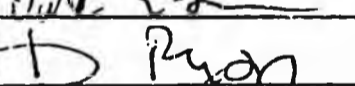
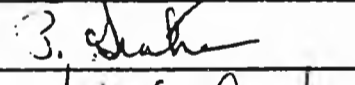
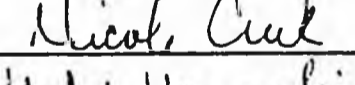
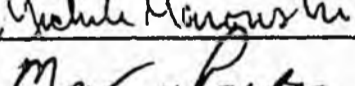
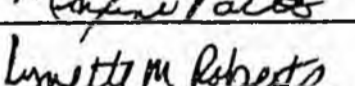
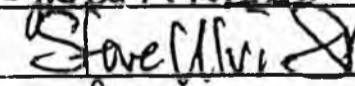
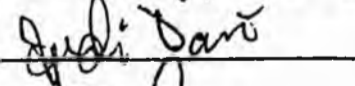
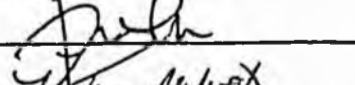
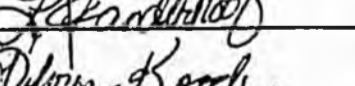
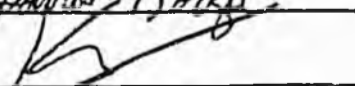
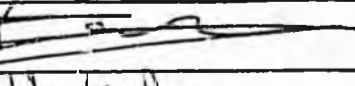
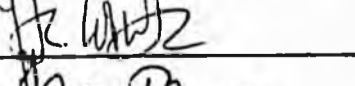
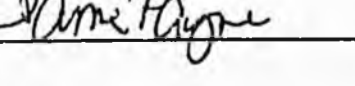



## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check ✓ next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature : Printed Name, Mailing Address, Phone #, e-mail

- \*   : Nanice Daugherty - Aprilge PO Box 8383 College AK 99708
- \*   : Ruth Prokopovich P.O. Box 91449, Fairbanks AK 99708
- \*   : Kent Slaughter 829 Linden Fbks AK 99712
- \*   : ALICE MURAL 1603 CAROL FAIRBANKS AK 99709
- \*   : ANGELA BROWNFIELD 124 CARLYLE FAIRBANKS AK 99707
- \*   : Don Carlson, 6885 Sante Dr., FBKS, AK 457-2528 don-carlson@alaska.com
- \*   : BOB DAY 4211 600th St #4 Ft. Wainwright AK 99703
- \*   : Cheryl Keepers Box 74898 Fbks 99707
- \*   : Dale E. Larson 1037 9th Fbks AK 99701
- \*   : Deb Ryan Box 83864 Fbks AK 99708
- \*   : P. Corbett 2805 Mack Blvd. Fbks.
- \*   : Nicole Creek Box 71655, Fbks AK 99707
- \*   : Michele Merganski 1055 Lathrop St Fbks AK 99701
- \*   : MAXINE PORTER 1055 LATHROP ST. FAIRBANKS AK 99701
- \*   : Lynette Roberts 2015 Home Run Fbks 99709
- \*   : Steve Miller 2615 Home Run Fairbanks, AK 99709
- \*   : Judi Davis 1097 Vicki Ln. FAIRBANKS 99705
- \*   : Jane Walsh 1097 Vicki Ln NP AK 99705
- \*   : Kim Vanderhoof - PO Box 71502, FBKS AK 99710
- \*   : Dolores Koogale 510 YAK Rd #8205 FAIRBANKS AK 99709
- \*   : Kassi Sherman 3130 Chiswick Ave Fairbanks 99709
- \*   : RACHELLE DOWDY 961 Northern Lights Dr 99712
- \*   : Janet E. Carter 1255 Gilmore Tr FBKS
- \*   : Tami Payne 4003 600th St #4 Ft. Wainwright AK 99703

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. *Affordable contraception helps Americans make responsible choices about childbearing.*

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

*Signature*      *Printed Name, Mailing Address, Phone #, e-mail*

- \*  *Barbara Batisworth* : Barbara Batisworth PO 82338 Fbks AK 99709
- \*  *Sally Newman* : Sally Newman 1305 Denniston Ave Sgk 997
- \*  *Uma S Bhatt* : Uma S Bhatt 1585 Con Zoya Fairbanks AK
- \*  *David Newman* : David Newman 1585 Con Zoya Way Fairbanks
- \*  *FRANK NEWMAN* : FRANK NEWMAN 1305 DENNISTON AVE Sgk 997
- \*  *ROBERT B. SULLIVAN* : ROBERT B. SULLIVAN 1681 WOLVERINE vrbbs@y
- \*  *Greg Hill* : Greg Hill 555 Fairbanks St. 99709 4794304
- \*  *CLARE HILL* : CLARE HILL 555 Fairbanks 99709 4794344
- \*  *PHYLLIS TATE* : PHYLLIS TATE POB 73072, FBX, 99707 474-0040
- \*  *Sharon McLeod-Everette* : Sharon McLeod-Everette PO Box 81213 Fbks 99708 479-4621
- \*  *James Hunter* : James Hunter Box 55458 North Pole, AK 99705-4882 488-4282
- \*  *Jeanette Barham* : Jeanette Barham 1696 Mustang Cir. N. Pole
- \*  *Jim Chydleur* : Jim Chydleur POB 8117 Fbks
- \*  *Lori Robbins* : Lori Robbins Box 57229 NP-
- \*  *Sarah Walker* : Sarah Walker 169 Eagle Ridge Rd Fbx 99712
- \*  *Nancy Kuhn* : Nancy Kuhn 2060 Amydyan Rd. Fbx 99712
- \*  *Annette McDonald* : Annette McDonald PO Box 127 Nonana AK 99760
- \*  *SL Burzham* : SL Burzham PO 756 WHITTIER, AK 99693
- \*  *Jerrie Graham* : Jerrie Graham 4378 Dartmouth Ave 99709
- \*  *Teresa Hall* : Teresa Hall PO BOX 313 Sgk 99743
- \*  *Beleta S. Jones* : Beleta S. Jones 11A Eureka St Fbks 99701
- \*  *LAUREN CHRISTI* : 1670 Jones FBKS AK 99709 LAUREN CHRISTI
- \*  *ANDREW* : ANDREW 2195 SINGER ND. AK 99708 andrew@mailtoz
- \*  *533 crasmening North Pole, AK 99705 - elite7@yahoo.com*

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature	Printed Name, Mailing Address, Phone #, e-mail
<input type="checkbox"/> <i>Nancy Lee Baker</i>	PH 952-2624 NANCY LEE BAKER PO Box 71992 Fairbanks, AK 99702
<input type="checkbox"/> <i>Brenda Greeley</i>	4629 Chena Street Tracts Rd Fbks, AK 99701
<input type="checkbox"/> <i>Denise Hernandez</i>	P.O. Box 10034 Fairbanks, AK 99704
<input checked="" type="checkbox"/> <i>Suzanne Boyu</i>	1112 ACOEN Cir NP 99705
<input type="checkbox"/> <i>Elizabeth Mercer</i>	PO Box 80679 Fairbanks, AK 99708
<input type="checkbox"/> <i>Charles Dart</i>	CHARLES DART Box 50 HAULEY HOLLOW STRINGS 99701
<input type="checkbox"/> <i>Jessie Thibe</i>	1471 Noble St # 7005 AK 99701
<input checked="" type="checkbox"/> <i>Penelope Gold</i>	PENELPE GOLD POB 84515 Fbks 99708 akfirewoman@alaska.com
<input type="checkbox"/> <i>Mark Dyer</i>	MARK DYER PO Box 87 Fbks 99708
<input type="checkbox"/> <i>Diana D Lingle</i>	Diana D Lingle 1340 Spring Glade Rd Fbks, AK 99701
<input type="checkbox"/> <i>Ann Mitchell</i>	Ann Mitchell 3133C.U.S.R. Fbks, AK 99712
<input type="checkbox"/> <i>Lisa Craft</i>	Lisa Craft PO Box 75425 Fbks, AK 99707
<input type="checkbox"/> <i>Felicity Hall</i>	Felicity Hall 789 Delphinium Lane Fbks, AK 99701
<input type="checkbox"/> <i>Christina Aiken-Drake</i>	CHRISTINA AIKEN-DRAKE 1659 WOWERIE LN, Fbks, AK 99701
<input type="checkbox"/> <i>Mary Matthews</i>	Mary Matthews Box 80196 Fairbanks AK 99708
<input type="checkbox"/> <i>Leslie Tose</i>	Leslie Tose 1112 Propwash Dr Fairbanks 99706
<input type="checkbox"/> <i>Shannon Sehner</i>	SHANNON SEHNER 1041 GILMORE ST. FBK, AK 99701
<input type="checkbox"/> <i>Kathy Jimenez</i>	KATHY JIMENEZ, 760 Congressional FBK, AK 99709 (452-9323)
<input type="checkbox"/> <i>Cole Sonafrank</i>	COLE SONAFRANK P.O. Box 178 ESTER AK 99725 474-8831
<input type="checkbox"/> <i>Nancy B. Sonafrank</i>	Nancy Sonafrank POB 178 Ester AK 99725 474-8831
<input type="checkbox"/> <i>Jalil Jacullen</i>	JALIL JACULLEN fsjai2@aurora.alaska.edu
<input type="checkbox"/> <i>Veronica Jacullen</i>	Veronica Jacullen P.O. Box 84094 Fbks, AK 99708
<input type="checkbox"/> <i>Jane Vanthoomissen</i>	Jane Vanthoomissen PO Box 84453 Fairbanks, AK 99708
<input type="checkbox"/> <i>Pamela Sprague</i>	PAMELA SPRAGUE PO Box 60003 Fbks

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support ~~the state~~ for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

*Signature*      *Printed Name, Mailing Address, Phone #, e-mail*

- \*  Amanda Pfisterer: Amanda Pfisterer PO Box 209 Ester AK 99705 amandapfisterer@hotmail.com
- \*  Brenda Buckley: Brendan Buckley Box 81030 College 99708 479-2677
- \*  Sharon W. George: Sharon George PO Box 83750 College AK 99707 duchteand@comcast.net
- \*  Margaret Seaton: Margaret Seaton PO Box 61328 Fairbanks AK 99707
- \*  SHARRIN M. ALBERT: SHARRIN M. ALBERT, Box 80425, 99708, 452-2274, mroigana@qi.net
- \*  Margaret S. Heidel: Margaret S. Heidel 13480 Valley Dr. North Pole AK 99705
- \*  Beverly Lucas: Beverly Lucas 5530 XANTHEUS SALCHAK 99714
- \*  LISA PEÑALVER: LISA PEÑALVER 1166 Skyline Dr. Fbks 99712 457-1453 pen-alver@comcast.net
- \*  Alesia Semanis: Alesia Semanis 1505 Carr Ave B FRBKS 99709 451-0603
- \*  Deborah Rockney: Deborah Rockney 330 E. Birch Hill Rd. FBKS 99712 457-8000
- \*  David Rockney: David Rockney 330 E. Birch Hill Rd. FBKS 99712 457-8000
- \*  Jenni Ross: Jenni Ross 377 Dunbar FBKS, AK 99707
- \*  Frances Juanita Gillispie: Frances Juanita Gillispie Gon Del Barrow, AK 99706
- \*  Julie Tallberg: Julie Tallberg 1666 Suncha Cir FBKS AK 99709
- \*  Linda Armer-Brown: Linda Armer-Brown, PO Box 10342, FBKS 99710
- \*  Robert H Day: Robert H Day, 798 Gold Mine Trail, FBKS 99712-2069
- \*  JOHN W. BRAUN: JOHN W. BRAUN, BOX 10342 FBKS AK 99710
- \*  Deborah Dash: Deborah Dash PO Box 75265, FBKS AK 99707
- \*  James H. Haines: James H. Haines, 11070 S. Wilbur Dr., Juneau AK 99801
- \*  Jeanne Groves: Jeanne Groves PO Box 31175, Fairbanks, AK 99709-1175
- \*  ANNE JACKSON: ANNE JACKSON PO Box 60192 FAIRBANKS AK 99716
- \*  Peter Jackson: Peter Jackson Box 60192 Fairbanks 99706
- \*  KAREN DAY: KAREN DAY 798 GOLD MINE TRAIL FBKS 99712
- \*  Jessica Veldert: Jessica Veldert 166 City Lights FBKS 99712
- \*

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.



*Signature*      *Printed Name, Mailing Address, Phone #, e-mail*

- \*  *Elizabeth D. Beyer* : Elizabeth D. Beyer 5765 Howell Rd <sup>4883319</sup> Fairbanks AK 99714
- \*  *Eileen Julian* : Eileen Julian 10120 East ~~1001~~ Fairbanks AK 99712
- \*  *Marsha Hancock* : Marsha Hancock 2239 Penrose Lane Fairbanks 99709
- \*  *Channon Price* : Channon Price 2239 Penrose Lane Fbx 99709
- \*  *Jerry R Faruqi* : Jerry R Faruqi 1221 3rd Ave Fbks 99701
- \*  *Candace Carroll* : CANDACE CARROLL 1221 3RD AVE. FBK 99701
- \*  *Margie Kurzband* : MARGIE KURZBAND 1610 Meade Trail FA 99709
- \*  *Marianne L. Watson* : MARIANNE L. WATSON POB 75463, FBKS 99707
- \*  *Mary Johnson* : MARY JOHNSON 1453 Eielson St 99701
- \*  *Scott McCrea* : Scott McCrea Box 82445 Fbks, AK 99708
- \*  *Donna Lee Mack* : Donna Lee Mack 1516 Farmers Wp Rd. Fbks AK 99709
- \*  *Marlys Henderson* : Marlys Henderson 572 Line Dr 99709
- \*  *Shauna Henderson* : Shauna Henderson 572 Line Dr. FBKS, AK. 99709
- \*  *Lisa Sportleder* : Lisa Sportleder P.O. Box 122 Ester AK 99705
- \*  *Sheila Kivi* : Sheila Kivi 3142 Lawrence Rd North Pole AK 99705
- \*  *Scott B. Cavanaugh* : SCOTT B. CAVANAUGH, 27907 MYRTLE DR, ER, AK 99577
- \*  *314 Dunbar Fairbanks AK 99701*
- \*  *514 Dunbar Fairbanks AK 99701*
- \*  *Jayne Patterson* : JAYNE PATTERSON, POB 70854, Fbks 99707
- \*  *REGINA C. SOLTIS* : REGINA C. SOLTIS; P.O. BOX 253; HEALY, AK 99743
- \*  *Raymond E. Garry* : Raymond E Garry Box 105, Healy, AK 99743
- \*  *Guy Patterson* : Guy Patterson Box 70854 Fbks 475-0732 <sup>99743 AK</sup>
- \*  *Viki Pedersen* : Viki Pedersen - 1757 Kine Rd 4740709
- \*  *TRACY ASHE* : TRACY ASHE 1408 MICHAEL CT FBKS 99701

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check ✓ next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

*Signature*      *Printed Name, Mailing Address, Phone #, e-mail*

- \*  *Rebecca Bullman* : Rebecca Bullman 2438 Lawlor Rd 99709
- \*  *Sandra Widener* : Sandra Widener 1214 Cogget 99709
- \*  *Lori M Widener* : Lori Widener 1714 Cogget 99709
- \*  *Ann Pittman* : Ann Pittman POB 818707 99709
- \*  *Susan Galvin* : SUSAN GALVIN 913 9th Ave (452590) 99701
- \*  *Robert W. Fraser* : Robert Fraser P.O. Box 85218 Fbks 99708
- \*  *Ann Ballentine* : Ann Ballentine 2016 Collier Rd #9 99701
- \*  *Molly Sherman* : Molly Sherman 3467 Shanley Fair AK 99709
- \*  *Anne Sherman* : Anne Sherman 3467 Shanley Fbx 99709
- \*  *Linda Heck* : Linda Heck Po Box 72352 Fbk 99707
- \*  *John Danney* : John Danney 20721781 Fbx 99708 454-452
- \*  *Linda Schandelmeier* : Linda Schandelmeier PO Box 81781 Fairbanks AK 99708
- \*  *Susan Craft* : Susan Craft 1295 Pickering Dr Fbks AK 99709
- \*  *Holly Byrnes* : HOLLY BYRNES box 80904 Fbx 99708
- \*  *Cathleen Doyle* : CATHEEN DOYLE PO BOX 8391 FAIRBANKS ALASKA 99708
- \*  *William B. Standel* : William B. Standel 102 Bridgeway Fbx 99701
- \*  *Lori Bodwell* : Lori Bodwell POB 74477 Fbx 99709
- \*  *Jane Brownfield* : Jane Brownfield 124 Carlyle Way, Fairbanks 99708
- \*  *Paulette Wille* : PAULETTE WILLE 1220 Chumak Rd Fbks 99709
- \*  *Gerald Estinson* : GERALD E. STINSON 109 INA - Fbks, 99701
- \*  *Sue Zache* : SUE ZACHE 3336 Lineman NP 99705
- \*  *Didre M. Muller* : Didre M. Muller, Fbks.
- \*  *Karen Melzer* : Karen Melzer 223 Slater Fbx 99701
- \*  *Deby Chapman* : Deby Chapman 950 Northern Ln 99712

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support **CONTRACEPTIVE COVERAGE IN INSURANCE** for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature	Printed Name, Mailing Address, Phone #, e-mail
<input type="checkbox"/> <i>Gerald Kusin</i>	Gerald Kusin Brown PO Box 70196 Fairbanks AK 99707
<input type="checkbox"/> <i>Chris J. Shafer</i>	Chris J. Shafer Fairbanks AK 99709
<input type="checkbox"/> <i>Toni L. McFadden</i>	Toni L. McFadden 1122 Koyukuk Ave Fairbanks 99705
<input type="checkbox"/> <i>J. Douglas Leggett</i>	J. Douglas Leggett PO Box 71148 Fairbanks, AK 99707
<input type="checkbox"/> <i>Tina Callaghan</i>	Tina Callaghan PO Box 72674 Fairbanks AK 99707
<input type="checkbox"/> <i>Cori Anthony</i>	Cori Anthony P.O. Box 73854, Fairbanks, AK 99707
<input type="checkbox"/> <i>Delia Harris</i>	Delia Harris PO Box 7425 Fairbanks AK 99707
<input type="checkbox"/> <i>Donna Olesen</i>	Donna Olesen 6580 Johnson Rd Salcha 99714
<input type="checkbox"/> <i>Inna Krewsky</i>	Inna Krewsky 2211 Penrose Lane Fairbanks AK 99709
<input type="checkbox"/> <i>Shanz Fitzpatrick</i>	Shanz Fitzpatrick 995 Lower Ct. Fairbanks, AK 99712
<input type="checkbox"/> <i>Becky Long</i>	BECKY LONG PO Box 10290 Fairbanks AK 99707
<input type="checkbox"/> <i>Pam Rio</i>	Pam Rio 1350 Garay St. Fairbanks AK 99707
<input type="checkbox"/> <i>Todd Burnside</i>	Todd Burnside 724 Miller Hill Fairbanks 99709
<input type="checkbox"/> <i>Jessica Moehlin</i>	Jessica Moehlin Box 83481 Fairbanks AK 99708
<input type="checkbox"/> <i>Decorso Wright</i>	Decorso Wright PO Box 82025 Fairbanks AK 99708
<input type="checkbox"/> <i>Kim Block</i>	Kim Block 9224 Old Pioneer Way Fairbanks AK 99707
<input type="checkbox"/> <i>Mark DeCorso</i>	Mark DeCorso PO Box 2347 Bethel AK 99559 543-1924
<input type="checkbox"/> <i>Karen Jensen</i>	Karen Jensen PO Box 84705 Fairbanks AK 99708
<input type="checkbox"/> <i>Dave James</i>	Dave James Box 94225 Fairbanks AK 99707
<input type="checkbox"/> <i>Michelle DeCorso</i>	Michelle DeCorso PO Box 2347 Bethel AK 99559
<input type="checkbox"/> <i>Gail Davidson</i>	Gail Davidson PO Box 80151 Fairbanks, AK 99708
<input type="checkbox"/> <i>Harvie S. Hildebrand</i>	Harvie S. Hildebrand, PO Box 80312, Fairbanks, AK 99708
<input type="checkbox"/> <i>David N. Lemme</i>	David N. Lemme 1370 Toolik Dr. North Pole, AK 99705
<input type="checkbox"/> <i>Bob Good</i>	Bob Good c/o 10th ANCI 99500
<input type="checkbox"/>	

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature	Printed Name, Mailing Address, Phone #, e-mail
<input type="checkbox"/> <i>Alison York</i>	<del>#####</del> ALISON YORK 1170 SUNDANCE RD, FBX, 99709
<input type="checkbox"/> <i>Annette Baker</i>	ANNETTE BAKER RS. 58339 FBKS, AK 99711
<input type="checkbox"/> <i>Kristie Yunker</i>	Kristie Yunker PO 125 Ester, AK 99725
<input type="checkbox"/> <i>David Yunker</i>	David Yunker PO 125 99725
<input type="checkbox"/> <i>Lindsay Dompeling</i>	Lindsay Dompeling 10712 Lafayette Arch. AK 99515
<input type="checkbox"/> <i>Deborah Bredie</i>	Deborah Bredie 3134 Amber Ann FBKS AK 99709
<input type="checkbox"/> <i>Whiter Allen</i>	449 Sun way - Fairbanks AK - 99709
<input type="checkbox"/> <i>Dale Neslund</i>	Dale Neslund Box 72887 FBKS 99709
<input type="checkbox"/> <i>Jennifer Neslund</i>	Jennifer Neslund Box 72887 FBKS 99709
<input type="checkbox"/> <i>Melissa Garden</i>	Melissa Garden 3333 Spruce Branch BNF, AK 99705
<input type="checkbox"/> <i>Amy Miller</i>	Amy Miller 3284 Goldhill Rd FBKS AK 99707
<input type="checkbox"/> <i>Cusan Cudys</i>	Cusan Cudys 577 Seagull Dr. FBKS - 99709
<input type="checkbox"/> <i>Elizabeth Wood</i>	Elizabeth Wood 1328 Polar Dr FBKS AK 99712
<input type="checkbox"/> <i>Mark K Collins</i>	Mark K Collins 4093 Stillwater, Ct FBKS AK 99707
<input type="checkbox"/> <i>JENNIFER PATTERBERG</i>	JENNIFER PATTERBERG BOX 80731 FBKS AK 99708
<input type="checkbox"/> <i>NATASHA RIOPEL</i>	NATASHA RIOPEL 3300 Thomas #66 FBKS 99705
<input type="checkbox"/> <i>Melody Wright</i>	Melody Wright PO Box 81066 Fairbanks AK 99708
<input type="checkbox"/> <i>KHARI HALATH-SCHREIF</i>	KHARI HALATH-SCHREIF P.O. BOX 57242 N.P., AK, 9970
<input type="checkbox"/> <i>Walt Caty</i>	Walt Caty P.O.B. 10126 Ester - Alaska 99710
<input type="checkbox"/> <i>Nancy Brown</i>	Nancy Brown 705 70126 Fairbanks, AK 99707
<input type="checkbox"/> <i>Patricia J. DeBryte</i>	Patricia J. DeBryte 932 Reindeer Dr. Fairbanks, AK 99709
<input type="checkbox"/> <i>Toni DeBryte</i>	Toni DeBryte 932 Reindeer dr. FBKS, AK 99709
<input type="checkbox"/> <i>Clarice Dukeminier</i>	Clarice Dukeminier 1405 Cowles Fairbanks AK 99701
<input type="checkbox"/> <i>Douanne Koerner</i>	DOUANNE KOERNER 3445B WOLF RUN FBX, AK. 99701
<input type="checkbox"/> <i>Fajga Olson</i>	PO BOX 82566 FBKS AK 99708

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. *Affordable contraception helps Americans make responsible choices about childbearing.*

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature	Printed Name, Mailing Address, Phone #, e-mail
<input checked="" type="checkbox"/> <i>[Signature]</i>	L. G. PROVINCE P.O. Box 83754 99708
<input checked="" type="checkbox"/> <i>[Signature]</i>	Sandra Juneby 628 Pleasure Dr. NP 99705
<input checked="" type="checkbox"/> <i>[Signature]</i>	CONNIE MAYO 1644 Willow FBKS 99701
<input checked="" type="checkbox"/> <i>[Signature]</i>	MICHELLE BARTZETT Box 84344 Fairbanks 99708 1973 Kaktus Ave 99708
<input checked="" type="checkbox"/> <i>[Signature]</i>	William J. Holman Box 84344 Fairbanks 99708
<input checked="" type="checkbox"/> <i>[Signature]</i>	MARTA MUELLER PO BOX 82724 FAIRBANKS AK 99706
<input checked="" type="checkbox"/> <i>[Signature]</i>	Patrick J. Hovea 312 E. Birch Hill Rd FAI 99711
<input checked="" type="checkbox"/> <i>[Signature]</i>	Susan Grace Stolte P.O. Box 82832 Fairbanks, AK 99708
<input checked="" type="checkbox"/> <i>[Signature]</i>	Sally Anne po box 81846 fa, ak. 99708-1846
<input checked="" type="checkbox"/> <i>[Signature]</i>	Arita Rose, PO Box 72461, Fairbanks, AK 99707
<input checked="" type="checkbox"/> <i>[Signature]</i>	LANALEE CF. PUETZ 4916B Kahulna Ave, Eickson AFB 99712
<input checked="" type="checkbox"/> <i>[Signature]</i>	Charles H. Gallagher Box 42 Ester, AK 99725
<input checked="" type="checkbox"/> <i>[Signature]</i>	Dana Kent 3600 Mink Ln FBKS 99712
<input checked="" type="checkbox"/> <i>[Signature]</i>	Laurence Loran PO 3576 Palmer AK 99645
<input checked="" type="checkbox"/> <i>[Signature]</i>	L. Diane Worley 300 Hermit St. Juneau 99801
<input checked="" type="checkbox"/> <i>[Signature]</i>	Brenda Crawford P.O. Box 79362 FAI 99701
<input checked="" type="checkbox"/> <i>[Signature]</i>	DeWayne Messer 14715 Ave FAI 99708
<input checked="" type="checkbox"/> <i>[Signature]</i>	Josh Carter Siego 14715 Ave FAI 99701
<input checked="" type="checkbox"/> <i>[Signature]</i>	Jenny Campbell 562 Dalton Trail FBKS 99709
<input checked="" type="checkbox"/> <i>[Signature]</i>	Jennifer Schmidt P.O. Box 82944 99708
<input checked="" type="checkbox"/> <i>[Signature]</i>	Molli Sipe P.O. Box 81550 99708
<input checked="" type="checkbox"/> <i>[Signature]</i>	DENNY MEHNER Box 81037 FBKS 99708
<input checked="" type="checkbox"/> <i>[Signature]</i>	Christine Wallace Box 84721 FBKS 99708
<input checked="" type="checkbox"/> <i>[Signature]</i>	J. BURK P.O. Box 56786 NP AK 99705
<input checked="" type="checkbox"/> <i>[Signature]</i>	J. BURK P.O. Box 56786, N. Pole

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature	Printed Name, Mailing Address, Phone #, e-mail
<input type="checkbox"/> R. W. VanHorsen	RICHARD W. VANHORSEN PO Box 73526 FBX AK 99708
<input type="checkbox"/> Rachel Reynolds	Rachel Reynolds 401 Dark Star Ct FBX AK 99708
<input type="checkbox"/> C. Smith	Christine Smith 1506 Third Ave Fbks 99701
<input type="checkbox"/> Marilyn Sachtz	Marilyn Sachtz 422 Slater Dr FBKS 99702
<input type="checkbox"/> Connie Zachel	Connie Zachel 898 Ballaine Rd Fbx 99709
<input type="checkbox"/> Pat Cahill	Pat Cahill P.O. Box 60013 Fbx AK 99706
<input type="checkbox"/> Mary Huskey	Mary Huskey 70 Peppercorn Dr AK 99709
<input type="checkbox"/> Cathy Lang	CATHY LANG 2750 Goldstream Fbks
<input type="checkbox"/> Ann Mathew	ANN MATTHEW PO 82018 FBKS AK 99708
<input type="checkbox"/> Jessica Lawrence	Jessica Lawrence 2450 Columbine Fbks
<input type="checkbox"/> Sunil Thapa	Sunil Thapa 3711 Gardner St Anchorage AK 99505
<input type="checkbox"/> Terry Brown	Terry Brown 3266 Bluebird Ave Fbks AK 99709
<input type="checkbox"/> Bruce Setlow	Bruce Setlow 891 Linden Lane Fbks AK 99712
<input type="checkbox"/> Rebecca Ray-Turner	Rebecca Ray-Turner 602 Lathrop St. Fbks AK 99701
<input type="checkbox"/> Laura W. Reed	Laura W. Reed 659 Weller Ct. Fbks 99712
<input type="checkbox"/> Sharon Sunnybay	Sharon Sunnybay 2691 Dawson Rd N. Pole 99705 488-4119
<input type="checkbox"/> Ian Olson	Ian Olson P.O. Box 80280 Fairbanks 99708-0280
<input type="checkbox"/> Monica Moloney	Monica Moloney 804 8th Ave Fbks AK 99701
<input type="checkbox"/> Dr. Ann Roselli	Dr. Ann Roselli 804 8th Ave Fbks AK 99701
<input type="checkbox"/> Tonia Trabant	Tonia Trabant PO Box 80793 Fbx 99708
<input type="checkbox"/> Dawnell M. Houx	Dawnell M. Houx Box 268 Ester 99725
<input type="checkbox"/> Wilma L. Vinton	Wilma L. Vinton 3650 Warrell Ave Fbks AK 99701
<input type="checkbox"/> Cheryl Fidge	PO Box 48 Tanana, AK 99777 Cheryl Fidge (907) 455-7508
<input type="checkbox"/> Shari Luster	P.O. Box 60863 FBKS 99706 SHARI LUSTER 457-7233

# Prescription Fairness for Fairbanks

Circulated by Fairbanks Coalition for Choice

## SUPPORT CONTRACEPTIVE COVERAGE IN INSURANCE!

We strongly urge you - the Alaska state Legislature and the Governor, to support CONTRACEPTIVE COVERAGE IN INSURANCE for all Alaskan women.

- ☆ CONTRACEPTIVE COVERAGE IS A FAIRNESS ISSUE. Many insurers already cover pregnancy and abortion costs, as well as vasectomies and Viagra. Women end up paying 68% more in out-of-pocket prescription costs than men do because most insurers do not cover contraceptives.
- ☆ CONTRACEPTIVE COVERAGE SAVES MONEY: for every dollar spent on family planning, taxpayers save three dollars in health care costs. Preventing unintended pregnancy is much less costly than either birth or abortion.
- ☆ CONTRACEPTIVE COVERAGE WOULD REDUCE THE NUMBER OF ABORTIONS.
- ☆ We ask the state to require insurers to cover any prescription contraceptive pill or device. Affordable contraception helps Americans make responsible choices about childbearing.

\*Please check  next to your name if you do NOT want to be included in a Signature Ad in the local newspaper.

Signature	Printed Name, Mailing Address, Phone #, e-mail
<input type="checkbox"/> <i>[Signature]</i>	POLLY WHEELER PO Box 82291, FAIRBANKS, AK 99708 <small>ffpew@alaska.edu</small>
<input type="checkbox"/> <i>[Signature]</i>	Grant E. M. Matheke 2064 Goldstream Rd Fairbanks AK 99708
<input type="checkbox"/> <i>[Signature]</i>	Brian Barnes 1170 Sundance Ln Fairbanks AK 99708
<input type="checkbox"/> <i>[Signature]</i>	JAMES R. MARCOTE Box 82785 FAIRBANKS 99708
<input type="checkbox"/> <i>[Signature]</i>	DIANE J. PRESTON Box 80872 Fairbanks 99708
<input type="checkbox"/> <i>[Signature]</i>	Tammy Roman 1260 Airport Way <sup>3-A-1</sup> Fairbanks 99701
<input type="checkbox"/> <i>[Signature]</i>	KATHY FERRELL PO Box 82290 FAIRBANKS AK 99708
<input type="checkbox"/> <i>[Signature]</i>	Syrdyn Tong 218 Beer Den Fairbanks 99708
<input type="checkbox"/> <i>[Signature]</i>	Melanie Mahurin, 1202 Denali Way, Fairbanks 99701
<input type="checkbox"/> <i>[Signature]</i>	Bob Hadaway 1202 Denali Way, Fairbanks AK 99701
<input type="checkbox"/> <i>[Signature]</i>	Lynn Walker 1424 Lathrop St. Fairbanks 99701
<input type="checkbox"/> <i>[Signature]</i>	William A. Keith 10192 3rd Ave #9 Fairbanks AK 99709
<input type="checkbox"/> <i>[Signature]</i>	James D. Nix 5139A Arctic Ave E Fairbanks AK 99709
<input type="checkbox"/> <i>[Signature]</i>	Charlette C. Whiteley Box 82956 FAIRBANKS, AK 99708
<input type="checkbox"/> <i>[Signature]</i>	Liz Craig Box 70381 Fairbanks AK 99709
<input type="checkbox"/> <i>[Signature]</i>	Martha Robus Koppin PO Box 192 Ester, AK 99725
<input type="checkbox"/> <i>[Signature]</i>	Bernadette Hoffman P.O. Box 83702 FAIRBANKS, AK 99708
<input type="checkbox"/> <i>[Signature]</i>	PO-Box 814 Delta St Fairbanks AK 99708
<input type="checkbox"/> <i>[Signature]</i>	PO Box 83167 Fairbanks, AK 99708
<input type="checkbox"/> <i>[Signature]</i>	Box 61205 FAIRBANKS AK 99708
<input type="checkbox"/> <i>[Signature]</i>	PO Box 439 MT Dora, FL 32756
<input type="checkbox"/> <i>[Signature]</i>	2208 PARSONS CIRCLE, NORTH PO, AK 99705
<input type="checkbox"/> <i>[Signature]</i>	LAWRENCE M. WALLIS 110 Chapman Ct. Fairbanks 99709
<input type="checkbox"/> <i>[Signature]</i>	John Hagen PO Box 75198 Fairbanks AK 99707
<input type="checkbox"/> <i>[Signature]</i>	



# Alaska State Legislature

Official Business, State Capitol, Juneau, Alaska, 99801

## MEMORANDUM

To: Senator Gene Therriault, Chair  
Senate State Affairs Committee

From: Johnny Ellis, Senate Minority Leader

Date: April 24, 2002

Re: CS for Senate Bill 15

Handwritten initials, possibly "JE", in black ink.

*Thanks!*

---

Please find enclosed a CS for Senate Bill 15, The Contraceptive Equity Act of 2002. This CS reflects a change suggested by Bob Lohr, Director, Division of Insurance, during his testimony at the committee hearing April 11. Mr. Lohr suggested removing language that referenced "limited benefit insurance" because it is redundant. This language is already found in statute. Mike Ford from Legislative Legal agreed, and prepared the included CS.

Also included are an updated Sponsor Statement, a letter of support from the Anchorage Women's Commission, a recent bulletin from the Division of Insurance regarding coverage of prescription contraceptives.

We look forward to SB 15 being brought to the committee again in the near future and ask for it's quick passage.

# ALASKA STATE LEGISLATURE

*While in Session*  
State Capitol, Rm. 9  
Juneau, AK 99801  
(907) 465-3704  
Fax: (907) 465-2529

*While in Anchorage*  
716 W. 4<sup>th</sup> Ave, Ste. 440  
Anchorage, AK 99501  
(907) 269-0169  
Fax: (907) 269-0172



Senate Rules Committee  
Senate Judiciary Committee  
Department of Law  
Budget Subcommittee

## SENATOR JOHNNY ELLIS MINORITY LEADER

### Sponsor Statement

## Senate Bill 15: The Contraceptive Equity Act of 2002

### Summary of Senate Bill 15:

Senate Bill 15 amends Alaska Statute 21.42.410 to require all Alaska health insurers that cover prescription drugs to include coverage for all FDA-approved prescription contraceptives.

Seventeen states already require private insurers to provide comprehensive coverage for contraception. Maryland was the first state to pass legislation, in 1998, and in recent years it was adopted by CA, CT, DE, GA, HI, IA, MA, MN, MS, NV, NH, NC, RI, TX, VT, and WA. More than half of state legislatures have considered bills to improve insurance coverage of contraception since 1998. Medicaid, the federal government health plan, and tribal health programs already provide full contraceptive coverage to insured beneficiaries. The military program covers oral contraceptives.

### Who would be covered under this legislation?

The Alaska Division of Insurance estimates about 30,000 people are insured in small business plans. About 30 percent of this population are women, or about 9,000 total. This legislation excludes churches and self-insured plans.

### Why pass this legislation now? Gender discrimination.

In December 2000, the U.S. Equal Employment Opportunity Commission (EEOC) ruled that failure by an employer to provide prescription contraceptives, when its health plan covers other preventive services and devices, constitutes sex discrimination. It based its decision on violations of the federal Pregnancy Discrimination Act (PDA), which requires equal treatment of women "affected by pregnancy, childbirth or related medical conditions." Equal treatment also applies to the prevention of pregnancy. A recent federal district court in the case of Erickson vs. Bartell Drug Company also stated that exclusion of prescription contraceptives from an employee health plan constitutes sex discrimination. (EEOC Summary of Charge, section B, <http://www.eeoc.gov/press/12-13-00.html>)

A legal opinion from the Alaska State Legislature's Division of Legal Services indicates the EEOC's ruling would be applicable to all "employers," which for legal purposes is defined as all businesses with 15 or more employees.

### **Women do not receive equal coverage or equal care.**

While nearly all insurance plans cover prescriptions in general, most treat prescription contraception used only by women (i.e., pills, diaphragms, IUDs, and Norplant) less favorably than medical forms of contraception used by men (i.e., sterilization). Nationwide, 50% of insurance companies *exclude all contraceptives* and only 15% cover all FDA-approved forms of contraception. (Kaiser Foundation Employer Health Benefits: 1999 Annual Survey) ([http://204.168.19.126/pub\\_art\\_sylvialaw.html](http://204.168.19.126/pub_art_sylvialaw.html))

### **Women pay more and get less.**

There are 140,000 women of childbearing age (15-44) in Alaska. The average woman who wants two children will spend five years trying to get pregnant and more than 20 years trying to avoid pregnancy. During those 20 years, women pay 68 percent more than men in out-of-pocket medical costs. A year's supply of oral contraceptives costs about \$360. A year's supply of Depo Provera can be as high as \$620 a year. Alaska's labor statistics further indicate the burden – women earned 65 cents for every dollar earned by a man in 1997. (AK Economic Trends, Dept. of Labor, 1999)

### **History of gender discrimination.**

History shows that mandates are necessary to secure coverage of women's most basic health care needs. It wasn't until 1978, with the passage of the Pregnancy Discrimination Act, that expenses related to pregnancy, childbirth or related medical conditions were finally covered by insurance. Similarly, coverage for pap smears and mammograms were excluded from insurance policies until state and federal laws required it in the 90s.

### **Unintended pregnancies have social and financial costs.**

Unintended pregnancies are a risk to families. Findings show a higher frequency of inadequate prenatal care and low birth weight infants as well as child abuse, economic hardship and divorce. Almost 50% of pregnancies in the nation are unintended, including 31% of pregnancies among married women. Half of those end in abortion. In Alaska, there are 120 pregnancies for every 1,000 women, 69 % of which end in live births, 16% in abortions.

Of live births, 42 % are unintended. Almost half of unintended pregnancies in Alaska are paid for by a government source. A large number of births are also paid for by private insurance -- costs that are eventually distributed to others in the form of higher insurance premiums. The cost of oral contraceptives for one year is approximately \$300. The cost of a pregnancy is \$5,000 for an uncomplicated delivery and \$10,000 for a cesarean. Low birth-weight babies are even more expensive. ([http://www.hss.state.ak.us/dph/mcfh/dataline/1999/oct99.htm#Unintended Pregnancies Resulting in Live Births](http://www.hss.state.ak.us/dph/mcfh/dataline/1999/oct99.htm#Unintended%20Pregnancies%20Resulting%20in%20Live%20Births))

### **Contraceptive coverage pays for itself.**

Studies show including contraceptives in prescription programs could cost as little as \$1.43 per employee per month to as high as \$3.50 per employee per month. The high estimate is slightly more than the price of one month of oral contraceptives. A 15 percent increase in the number of oral contraceptive users in a health plan would provide enough savings in pregnancy costs alone to provide oral contraceptive coverage for all users in the plan. (American Journal of Public Health, 1995)

Please join me in support of SB 15: the Contraceptive Equity Act of 2002.



George P. Wuerch,  
Mayor

# Municipality of Anchorage

## ANCHORAGE WOMEN'S COMMISSION

P.O. Box 190650  
Anchorage, Alaska 99519-5650  
<http://www.ci.anchorage.ak.us>



Telephone:  
(907) 343-6730

April 11, 2002

Senator Gene Therriault, Chair  
Senator Randy Phillips, Co-Chair  
Senate State Affairs Committee

Dear Senators Therriault and Phillips:

The Anchorage Women's Commission (AWC) exists to advise the Mayor and Assembly of Anchorage on matters pertaining to the status of women. Today we encourage you to support and pass Senate Bill No. 15 because we believe it will improve the health of mothers and families, prevent unintended pregnancies, is cost effective, and it brings justice in equal treatment to all who use prescription medications.

SB15 is family friendly, makes good sense, and represents legislation that serves our Anchorage community well, especially in helping women and their families live better quality and more balanced lives.

Beyond the sensibility and good judgement to pass SB15 because it is family friendly, we strongly believe that equal treatment of services is the very bloodline of our constitution. Equal coverage for prescriptions will bring us online to ensure that all citizens are treated fairly and equally under the laws of our Great State.

The AWC strongly encourages you to pass SB 15 and provide equity in prescription insurance coverage to all women in Alaska because it truly is the right thing to do.

Very sincerely,

A handwritten signature in cursive script that reads "Mary Ideran".

Mary Ideran  
Chair

Tony Knowles, Governor



**Division of Insurance**

3601 C Street, Suite 1324, Anchorage, AK 99503-5948

Telephone: (907) 269-7900 • Fax: (907) 269-7910 • Text Telephone: (907) 465-5437

Email: [Insurance@dced.state.ak.us](mailto:Insurance@dced.state.ak.us) • Website: [www.dced.state.ak.us/insurance/](http://www.dced.state.ak.us/insurance/)

**BULLETIN B 02-08**

**TO: ALL INSURERS TRANSACTING HEALTH INSURANCE IN ALASKA  
AND OTHER INTERESTED PARTIES**

**RE: COVERAGE OF PRESCRIPTION CONTRACEPTIVES**

On December 14, 2000 the U.S. Equal Employment Opportunity Commission (EEOC) issued a decision on coverage of prescription contraceptives. The EEOC concluded that, pursuant to the Pregnancy Discrimination Act, employers may not discriminate in their health insurance plan by denying benefits for prescription contraceptives when they provide benefits for other prescription drugs and devices.

On June 12, 2001, U.S. District Court Judge Robert S. Lasnik, issued a summary judgement in *Erickson v. Bartell Drug Company*, 141 F. Supp.2d 1266 (W.D. Wa. 2001) in favor of Erickson finding that exclusion of prescription contraceptives from Bartell's comprehensive prescription drug plan constituted discrimination on the basis of sex in violation of Title VII, of the Civil Rights Act of 1964, as amended by the Pregnancy Discrimination Act.

Based on the EEOC decision and U.S. District Court ruling, in order for employers to avoid violation of Title VII, insurance coverage offered to employees should provide coverage for prescription contraceptives to the same extent that the plan provides coverage for other prescription drugs or devices. The division requests your assistance in spreading the word to employers with whom you do business, thereby assuring that they remain in compliance with Title VII by providing comparable coverage for prescription contraceptives when they cover other prescription drugs and devices.

Dated this 16th day of April 2002, at Anchorage, Alaska.

A handwritten signature in black ink that reads "Robert A. Lohr". The signature is written in a cursive style and is positioned above a horizontal line.

Robert A. Lohr  
Director

Testimony of  
Elisa Wells, MPH  
3224 Purdue Street  
Anchorage, AK 99508  
907-279-2055

**Please support SB 15**, which requires insurance coverage for prescription contraceptives. This bill is:

**FAIR:** If men have coverage for Viagra, women should have coverage for contraceptives. Insurance plans that do not provide equal coverage of prescription drugs have been found to be discriminatory against women (as in Washington State). Let's avoid the expense of a law suit and make laws that are fair and equitable to begin with.

**COST EFFECTIVE:** By providing coverage for contraceptives, insurers can decrease their expenditures on the more expensive care associated with pregnancy (be it prenatal care and childbirth or abortion).

**PRO LIFE:** Increasing access to contraceptives is probably the single most important thing we can do to prevent unintended pregnancies, which often result in abortion. Opponents who state that contraceptives cause abortion are ill informed. Any review of the scientific literature will clearly show that contraceptives do not cause abortion. In fact, if a woman who is already pregnant due to oral contraceptive failure continues to take the pill, it will have no effect on the pregnancy. Also, while the IUD (intrauterine device) was long thought to disrupt implantation of a fertilized egg, research has shown that it acts to *prevent fertilization*. It is time we base our decisions on facts and not on misinformation promulgated by a conservative minority with an ideologically driven agenda.

SB 15 is a win-win proposition. Women win by having equal access to prescription drugs. Insurers win by reducing their costs for pregnancy related care. Anti-abortion advocates win by reducing the number of unintended pregnancies. Who can argue with that?

# THE COALITION FOR PRESCRIPTION EQUITY

April 9, 2002

Senators Therriault, Phillips, Halford, Stevens and Davis  
Alaska State Senate  
State Capitol  
Juneau, AK 99801

Dear Senators:

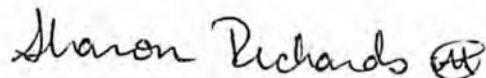
The Coalition for Prescription Equity would like state our strong support for Senate Bill 15, an act that would require certain health insurance companies to include contraceptives in their prescription plans. We know SB 15 is a solid bill with incredible support from many Alaskans.

This bill is asking not for preferential treatment but rather "only equitable treatment within the context of an existing prescription drug benefit". We agree that such an aim falls with in the United States Equal Employment Opportunity Commission's decision [under 42 U.S.C. 200(k)] in December 2000, stating that when an employer offers a health insurance plan that includes coverage for medical conditions, that the employer cannot exclude coverage for prescriptive contraceptive drugs. Specifically, expenses related to pregnancy, childbirth, or related medical conditions must be treated the same as expensed for other medical conditions. Failure to do so constitutes discrimination. The adoption of SB 15 would ensure that Alaska is not violating the Civil Rights Act of 1964.

As member-agencies of the Coalition (please see attached list), we would like to encourage you to move this bill forward this legislative session. We have developed talking points to help you support this bill, which above all else is *a bill in support of women's equity*. Please feel free to contact Vicki Halcro at 463-4997 should you have any questions or desire the talking points.

Thank you for your support.

Sincerely,



Sharon Richards for  
The Coalition for Prescription Equity

Attachment - coalition members

# THE COALITION FOR PRESCRIPTION EQUITY

## MEMBER AGENCIES as of 2/15/02

**Alaska Chapter - American College of Nurse Midwives (ACNM)**

**Alaska Emergency Contraception Project**

**Alaska Health Education Consortium (AHEC)**

**Alaska Nurse Anesthetists Association**

**Alaska Nurse Practitioners Association (ANPA)**

**Alaska Nurses Association (ANA)**

**Alaska Pharmaceutical Association**

**Alaska State Medical Association (ASMA)**

**Alaska Women's Health Services**

**Alaska Women's Resource Center**

**American Association of University Women (AAUW)**

**American College of Obstetrics and Gynecology (ACOG)**

**Anchorage Education Association (AEA)**

**Anchorage Women's Commission**

**Anchorage Women's Political Caucus**

**Central Peninsula Counseling Services**

**Kachemak Bay Family Planning Clinic**

**League of Women Voters of Alaska**

**Mental Health Association in Alaska**

**National Alliance for Mentally Ill (NAMI) - Anchorage**

**National Organization of Women (NOW) - Anchorage**

**Planned Parenthood of Alaska**

**Sitka Medical Center**

**Sitkans Against Family Violence**

**Standing Together Against Rape (STAR)**

**YWCA**

# THE COALITION FOR PRESCRIPTION EQUITY

April 9, 2002

Senators Therriault, Phillips, Halford, Stevens and Davis  
Alaska State Senate  
State Capitol  
Juneau, AK 99801

Dear Senators:

The Coalition for Prescription Equity would like state our strong support for Senate Bill 15, an act that would require certain health insurance companies to include contraceptives in their prescription plans. We know SB 15 is a solid bill with incredible support from many Alaskans.

This bill is asking not for preferential treatment but rather "only equitable treatment within the context of an existing prescription drug benefit". We agree that such an aim falls with in the United States Equal Employment Opportunity Commission's decision [under 42 U.S.C. 200(k)] in December 2000, stating that when an employer offers a health insurance plan that includes coverage for medical conditions, that the employer cannot exclude coverage for prescriptive contraceptive drugs. Specifically, expenses related to pregnancy, childbirth, or related medical conditions must be treated the same as expensed for other medical conditions. Failure to do so constitutes discrimination. The adoption of SB 15 would ensure that Alaska is not violating the Civil Rights Act of 1964.

As member-agencies of the Coalition (please see attached list), we would like to encourage you to move this bill forward this legislative session. We have developed talking points to help you support this bill, which above all else is *a bill in support of women's equity*. Please feel free to contact Vicki Halcro at 463-4997 should you have any questions or desire the talking points.

Thank you for your support.

Sincerely,



Sharon Richards for  
The Coalition for Prescription Equity

Attachment - coalition members

# ALASKA STATE LEGISLATURE

Senate Rules Committee  
Senate Judiciary Committee  
Department of Law  
Budget Subcommittee



*While in Session*  
State Capitol, Rm. 9  
Juneau, AK 99801  
(907) 465-3704  
Fax: (907) 465-2529

*While in Anchorage*  
716 W. 4<sup>th</sup> Ave, Ste. 440  
Anchorage, AK 99501  
(907) 269-0169  
Fax: (907) 269-0172

## SENATOR JOHNNY ELLIS MINORITY LEADER

### Sponsor Statement

## Senate Bill 15: The Prescription Fairness Act of 2002

### Summary of Senate Bill 15:

Senate Bill 15 amends Alaska Statute 21.42.410 to require all Alaska health insurers that cover prescription drugs to include coverage for all FDA-approved prescription contraceptives.

Seventeen states already require private insurers to provide comprehensive coverage for contraception. Maryland was the first state to pass legislation, in 1998, and in recent years it was adopted by CA, CT, DE, GA, HI, IA, MA, MN, MS, NV, NH, NC, RI, TX, VT, and WA. More than half of state legislatures have considered bills to improve insurance coverage of contraception since 1998. Medicaid, the federal government health plan, and tribal health programs already provide full contraceptive coverage to insured beneficiaries. The military program covers oral contraceptives.

### Who would be covered under this legislation?

The Alaska Division of Insurance estimates about 30,000 people are insured in small business plans. About 30 percent of this population are women, or about 9,000 total. This legislation excludes churches and self-insured plans.

### Why pass this legislation now? Gender discrimination.

In December 2000, the U.S. Equal Employment Opportunity Commission (EEOC) ruled that failure by an employer to provide prescription contraceptives, when its health plan covers other preventive services and devices, constitutes sex discrimination. It based its decision on violations of the federal Pregnancy Discrimination Act (PDA), which requires equal treatment of women "affected by pregnancy, childbirth or related medical conditions." Equal treatment also applies to the prevention of pregnancy. A recent federal district court in the case of *Erickson vs. Bartell Drug Company* also stated that exclusion of prescription contraceptives from an employee health plan constitutes sex discrimination. (EEOC Summary of Charge, section B, <http://www.eeoc.gov/press/12-13-00.html>)

A legal opinion from the Alaska State Legislature's Division of Legal Services indicates the EEOC's ruling would be applicable to all "employers," which for legal purposes is defined as all businesses with 15 or more employees.

-- more --

### **Women do not receive equal coverage or equal care.**

While nearly all insurance plans cover prescriptions in general, most treat prescription contraception used only by women (i.e., pills, diaphragms, IUDs, and Norplant) less favorably than medical forms of contraception used by men (i.e., sterilization). Nationwide, 50% of insurance companies *exclude all contraceptives* and only 15% cover all FDA-approved forms of contraception. (Kaiser Foundation Employer Health Benefits: 1999 Annual Survey) ([http://204.168.19.126/pub\\_art\\_sylvialaw.html](http://204.168.19.126/pub_art_sylvialaw.html))

### **Women pay more and get less.**

There are 140,000 women of childbearing age (15-44) in Alaska. The average woman who wants two children will spend five years trying to get pregnant and more than 20 years trying to avoid pregnancy. During those 20 years, women pay 68 percent more than men in out-of-pocket medical costs. A year's supply of oral contraceptives costs about \$360. A year's supply of Depo Provera can be as high as \$620 a year. Alaska's labor statistics further indicate the burden – women earned 65 cents for every dollar earned by a man in 1997. (AK Economic Trends, Dept. of Labor, 1999)

### **History of gender discrimination.**

History shows that mandates are necessary to secure coverage of women's most basic health care needs. It wasn't until 1978, with the passage of the Pregnancy Discrimination Act, that expenses related to pregnancy, childbirth or related medical conditions were finally covered by insurance. Similarly, coverage for pap smears and mammograms were excluded from insurance policies until state and federal laws required it in the 90s.

### **Unintended pregnancies have social and financial costs.**

Unintended pregnancies are a risk to families. Findings show a higher frequency of inadequate prenatal care and low birth weight infants as well as child abuse, economic hardship and divorce. Almost 50% of pregnancies in the nation are unintended, including 31% of pregnancies among married women. Half of those end in abortion. In Alaska, there are 120 pregnancies for every 1,000 women, 69 % of which end in live births, 16% in abortions.

Of live births, 42 % are unintended. Almost half of unintended pregnancies in Alaska are paid for by a government source. A large number of births are also paid for by private insurance -- costs that are eventually distributed to others in the form of higher insurance premiums. The cost of oral contraceptives for one year is approximately \$300. The cost of a pregnancy is \$5,000 for an uncomplicated delivery and \$10,000 for a cesarean. Low birth-weight babies are even more expensive. ([http://www.hss.state.ak.us/dph/mcftu/dataline/1999/oct99.htm#Unintended Pregnancies Resulting in Live Births](http://www.hss.state.ak.us/dph/mcftu/dataline/1999/oct99.htm#Unintended%20Pregnancies%20Resulting%20in%20Live%20Births))

### **Contraceptive coverage pays for itself.**

Studies show including contraceptives in prescription programs could cost as little as \$1.43 per employee per month to as high as \$3.50 per employee per month. The high estimate is slightly more than the price of one month of oral contraceptives. A 15 percent increase in the number of oral contraceptive users in a health plan would provide enough savings in pregnancy costs alone to provide oral contraceptive coverage for all users in the plan. (American Journal of Public Health, 1995)

Please join me in support of SB 15: the Prescription Fairness Act of 2002.

# ALASKA STATE LEGISLATURE



Senate Rules Committee  
•  
Senate Judiciary Committee  
•  
Department of Law  
Budget Subcommittee

*While in Session*  
State Capitol, Rm. 9  
Juneau, Alaska 99801  
(907) 465-3704  
Fax: (907) 465-2529

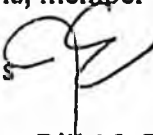
*While in Anchorage*  
716 West 4th Ave., Ste 440  
Anchorage, Alaska 99501  
(907) 269-0169  
fax: (907) 269-0172

SENATE MINORITY LEADER  
JOHNNY ELLIS

## MEMORANDUM

March 21, 2002

To: Senator Gene Therriault, Chair  
Senate State Affairs Committee  
Sen. Randy Phillips, Vice Chair  
Sen. Rick Halford, member  
Sen. Ben Stevens, member  
Sen. Bettye Davis, member

From: Sen. Johnny Ellis 

Re: Scheduling Senate Bill 15: The Prescription Fairness Act of 2002

---

I am writing to request that Senate Bill 15 be scheduled for a committee hearing. This legislation would require Alaska health insurers that cover prescription drugs to include coverage for all FDA-approved prescription contraceptives.

This legislation is also currently in the House, introduced by a bipartisan group of women Representatives. Over 30 groups from around the state support this legislation, from the Alaska State Medical Association to the YWCA to the Alaska Nurses Association. To date, 24 states require private insurers to provide coverage for contraception and there is legislation pending in 17 other states. I urge your support for SB 15. Thank you for your consideration.

April 11, 2002

Dear Senate State Affairs Committee Members,

Thank you for taking the time to read this letter. Your attention and hard work is greatly appreciated.

I am writing in support of Senate Bill 15 which provides insurance coverage for contraception.

No doubt you know the finer points in favor of—and against—this bill. I would simply like to say that, as a woman of reproductive age, birth control is an integral part of my health care. As such, I believe it should be covered by my insurance, along with my other basic health care needs.

Since I was 18 years old, I have born the cost, thought and consideration of my birth control. I have suffered from endometriosis since I was 16 and was prescribed birth control pills at that time to prevent rampant growth of the cysts. Due to problems with paperwork and documentation, my insurance provider never covered the cost of these pills. Put simply, regular access to affordable birth control is central to my good health. This would be true even if I did not have endometriosis.

None of us want more abortions, nor do any of us want hundreds of unwanted babies born to Alaskan parents unwilling or unable to care for them. Insurance coverage of contraception simply makes sense. Alaska is a wealthy, successful, well-educated and intelligent member of this fine country. Surely we should be providing this basic facet of health care for all women, particularly those covered under insurance.

I encourage you to vote in favor of SB 15, and to work towards its successful passage.

Sincerely,



Julie Marquardt  
1509 Edgecumbe Drive  
Sitka, AK 99835  
907-747-2667

# FISCAL NOTE

**STATE OF ALASKA**  
**2002 LEGISLATIVE SESSION**

Fiscal Note Number: \_\_\_\_\_  
 Bill Version: SB 15  
 () Publish Date: \_\_\_\_\_

Revision Date/Time \_\_\_\_\_ Dept. Affected: Administration  
 Title An act requiring contraceptive BRU Centralized Administrative Services  
coverage Component Retirement & Benefits  
 Sponsor Senator Ellis  
 Requester Senate State Affairs Component No. 64

**Expenditures/Revenues** (Thousands of Dollars)

Note: Amounts do not include inflation unless otherwise noted below.

OPERATING EXPENDITURES	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	FY 2008
Personal Services						
Travel						
Contractual						
Supplies						
Equipment						
Land & Structures						
Grants & Claims						
Miscellaneous						
<b>TOTAL OPERATING</b>	*	*	*	*	*	*

<b>CAPITAL EXPENDITURES</b>						
-----------------------------	--	--	--	--	--	--

<b>CHANGE IN REVENUES ( )</b>						
-------------------------------	--	--	--	--	--	--

FUND SOURCE	(Thousands of Dollars)					
1002 Federal Receipts						
1003 GF Match						
1004 GF						
1005 GF/Program Receipts						
1037 GF/Mental Health						
Other (Specify Type--Do not abbreviate)						
<b>TOTAL</b>	*	*	*	*	*	*

Estimate of any current year (FY2002) cost: 0.0  
 Check this box (X) if funding for this bill is included in the Governor's FY 2003 budget proposal:

**POSITIONS**

Full-time						
Part-time						
Temporary						

**ANALYSIS:** *(Attach a separate page if necessary)*  
 This bill would extend birth control coverage to health insurance plans that offer prescription drug coverage.  
  
 State employees covered under the Select Benefits plan already have birth control coverage; it was added last July. There will be no additional cost to the Select Benefits plan.  
  
 We estimate extending contraceptive coverage to the retiree health plan would increase the monthly premium by less than \$1.00.

Prepared by: Guy Bell, Director Phone 465-2292  
 Division Retirement & Benefits Date/Time 4/10/02  
 Approved by: Jim Duncan, Commissioner Date 4/10/2002  
 Agency Department of Administration

# TRACKING TRENDS

From NCSI's HEALTH POLICY TRACKING SERVICE

## Update: Contraceptive Coverage

Women's health advocates have long argued that the decision by insurers to exclude contraceptives from their prescription drug coverage poses an undue financial burden to the female gender. With the Food and Drug Administration's approval of Viagra, a male impotency drug, in March 1997 and the subsequent rush by insurers to cover the product, the issue of equity was added into the equation. Bolstered by a December 2000 Equal Employment Opportunity Commission ruling and a June 2001 federal district court decision, both of which declared the

exclusion of contraceptives to be discriminatory, the advocacy groups have stepped up pressure for legislative interventions that mandate equal coverage. Although Congress has taken no action, states have moved over the last four years to ensure comprehensive coverage for contraceptives, either by law or administrative action. In general, "comprehensive coverage" laws require plans that already cover either prescriptions or pregnancy-related services to provide equal coverage for the full range of FDA-approved drugs and devices: oral contraceptives, contraceptive

implants (Norplant), injectible contraceptives (Depo-Provera), IUDs (intrauterine devices), diaphragms, emergency contraceptive pills, cervical caps and the contraceptive patch. In deference to religious groups that oppose contraception, many of the new laws also include "conscience clauses"—language exempting providers, health care facilities and/or employers from providing services for which they have a moral, ethical or religious objection. Of the 24 states that have some degree of contraceptive coverage, 16 have comprehensive requirements; of the 16, all but 5—Georgia, Iowa, New Hampshire, Vermont and Washington—have provisions governing religious exemptions. The graphic below details the timeline of action, including amendments that broadened the reach of the earliest laws. + CP

For more information on this topic call (202) 624-3567 or e-mail [info@hpts.org](mailto:info@hpts.org)

<p><b>Laws on the Books</b></p> <p>1994 - Georgia          1996 - Oklahoma          1997 - Idaho, Iowa, Minnesota, New Mexico, Virginia          1998 - Maryland, New Jersey          1999 - California, Colorado, Connecticut, Georgia, Maine, Nevada, New Hampshire, North Carolina, Vermont          2000 - Delaware, Rhode Island          2001 - Missouri</p> <p>Amended in 1999          Amended in 2000          Amended in 2001</p>	<p><b>Legislation Pending, 2001</b></p> <p>Alaska, Nebraska, South Carolina, Arizona, New Jersey, Utah, Florida, New York, Washington, Illinois, North Carolina, Wisconsin, Massachusetts, Ohio, Michigan, Oklahoma, Missouri, Pennsylvania</p>
<p><b>Administrative Actions</b></p> <p>1978 - Texas - regulation, codified and expanded in 2001          1994 - Kentucky - Department of Insurance requirement that under standard plan benefits, plans must offer at least one policy with Rx drug/contraceptive coverage          2001 - Washington - Insurance Commission rule prohibiting insurers from issuing health benefit plans that discriminate on the basis of sex</p>	

<p><b>STATE HEALTH NOTES</b></p> <p>Please enter my subscription:</p> <p><input type="checkbox"/> One year (24 issues) \$27.00  <input type="checkbox"/> Nonprofit, univ. &amp; govt. employees \$19.00</p> <p>Tel: 303-830-2200          Fax: 303-863-8003</p> <p>STATE HEALTH NOTES          1560 Broadway, Suite 700          Denver, Colorado 80202</p>	<p><input type="checkbox"/> Check enclosed    <input type="checkbox"/> MasterCard    <input type="checkbox"/> VISA    <input type="checkbox"/> Bill me</p> <p>CARD NUMBER _____ EXP. DATE _____</p> <p>NAME _____ COMPANY/ORGANIZATION _____</p> <p>STREET ADDRESS _____</p> <p>CITY/STATE/ZIP _____</p> <p>SIGNATURE _____ TELEPHONE _____</p>
---	---

*Background*

## ACOG NEWS RELEASE

For Release: June 12, 2001

### Gender Equity in Coverage of Prescription Drugs

#### Statement of The American College of Obstetricians and Gynecologists On *Erickson v. Bartell Drug Company Title VII Case*

**WASHINGTON, DC** -- We applaud a federal district court ruling today that an employer's exclusion of prescription contraceptives from an employee health plan constitutes sex discrimination. Women are the sole users of prescription contraceptives. A health plan that uniquely excludes women's contraception, but covers other prescription drugs and services, not only makes no medical or economical sense, it is gender biased.

Contraception is a medical necessity for women during three decades of their life span. A woman cannot opt out of the need to control her fertility during nearly 30 reproductive years prior to menopause. To do so is to endure multiple, closely spaced pregnancies -- a health risk in and of itself. Unintended pregnancies also carry higher risks of preterm birth, maternal and perinatal morbidity, and higher rates of abortion.

Contraception brings great financial savings to the health care system, since the alternatives to birth control -- maternity care and delivery, neonatal intensive care, or spontaneous or induced abortion -- are so much more costly. Insurers and employers benefit from the significant savings that contraception brings to a health care plan. But they unfairly require women to subsidize those savings for them, when they cover prescription drugs and services but specifically exclude women's prescription contraception. That is discrimination.

It is time to stop dismissing or trivializing women's reproductive health needs as less important than services unique to men, or less important than services in other areas of health care. Control of reproduction is a fundamental health need. The exclusion of prescription contraception from insurance coverage not only discriminates against women, it reflects a deeply flawed and costly health policy.

###

*The American College of Obstetricians and Gynecologists is the national medical organization representing nearly 40,000 physicians who provide health care for women.*



■ OFFICE OF THE INSURANCE COMMISSIONER

**Mike Kreidler**  
**Washington Insurance**  
**Commissioner**

**Press Release**

**FOR MORE INFORMATION, CONTACT:**

**Gigi Zenk (360) 664-2879**  
**Sandy Mcaling (360) 586-1002**

Web Page: <http://www.insurance.wa.gov>

December 27, 2001

**CONTRACEPTIVE COVERAGE RULE TO TAKE EFFECT JANUARY 1, 2002**

OLYMPIA, Wash. - The contraceptive coverage rule signed by Insurance Commissioner Mike Kreidler on Sept. 5, takes effect Tuesday, Jan. 1, 2002, enabling most insured women access to the prescription contraceptive of their choice. The rule states that it is an unfair practice for any health carrier to restrict, exclude, or reduce coverage or benefits under any health plan on the basis of sex.

"For years, women of childbearing years have spent almost 70% more than men for their health care costs," said Insurance Commissioner Mike Kreidler. "Our rule will begin to put an end to this history of inequity and provide women with long overdue coverage that is vital to their economic and physical health."

The rule states that all plans regulated by the Office of the Insurance Commissioner that offer a generally comprehensive prescription drug benefit must also cover FDA-approved prescription contraceptives as well as the medical services associated with the prescribing, dispensing, delivery, distribution, administration and removal of a prescription contraceptive.

"The courts have upheld that failure of insurance plans to cover prescription contraceptives constitutes sex discrimination under Washington state law," said Commissioner Kreidler. "By passing this rule, we are enforcing this law and doing our part to ensure more than 200,000 Washington women have this essential health care coverage."

The rule takes effect Jan. 1, 2002, with coverage required for plans renewed on or after that date. For additional information on the contraceptive rule and or to view our recent Women's Health Study that also includes information on contraceptive coverage, visit our web page at [www.insurance.wa.gov](http://www.insurance.wa.gov) or call our Consumer Hot Line at 1-800-562-6900.

# Ruling urged on requiring coverage of contraceptives

BY CAROL M. OSTROM  
*Seattle Times staff reporter*

Insurers should be required to include contraceptives in prescription-drug coverage, said most who testified at yesterday's hearing in Olympia on a proposed state rule mandating such coverage.

Several representatives from business groups, however, cautioned that adding mandatory benefits to insurance packages made it more difficult for businesses to offer health insurance to employees.

State Insurance Commissioner Mike Kreidler, who stressed that he would consider all viewpoints, said insurance companies must include contraceptives or run afoul of Washington's anti-discrimination law, which is tougher than the federal law.

Kreidler noted a ruling earlier this summer by a federal judge that required Bartell Drugs, a self-insured company, to cover Food and Drug Administration-approved contraceptives under the Civil Rights Act of 1964. The act prohibits employers of 15 or more from making employment decisions on the basis of sex or pregnancy.

Last month, a lawsuit was filed in state court by the American Civil Liberties Union of Washington and the Washington chapter of the National Abortion and Reproductive Rights Action League against Regence BlueShield, one of the state's largest health insurers.

"I wouldn't have submitted this rule if I didn't think it was required of me to conform to state law," said Kreidler, who added that he was "philosophically in support" of the rule's goals.

Of those who have a prescription-drug benefit, about 80 percent already have some contraceptive coverage. But the

---

---

## Testimony deadline

The deadline for written testimony on whether insurers should be required to include contraceptives in prescription-drug coverage is 5 p.m. tomorrow. Comments may be submitted:

- By writing to: Office of the Insurance Commissioner; Attention Jon Hedegard, P.O. Box 40255, Olympia, WA 98504-0255
- By e-mail to: [jonh@oic.wa.gov](mailto:jonh@oic.wa.gov)
- By fax to: 360-586-3535.

More information on the proposed regulation is available online at [www.insurance.wa.gov](http://www.insurance.wa.gov)

---

regulation would cover not just birth-control pills but all forms of FDA-approved prescription contraceptives.

The rule would not cover self-insured companies, but Kreidler thinks the Bartell decision will persuade most companies to include contraceptives.

Fourteen states already have laws requiring inclusion of contraceptives in prescription-drug coverage, and three others, including Washington, are considering adopting the change.

Barring substantial changes, the regulation likely will be signed Sept. 1 and go into effect for policies written after Jan. 1.

The Seattle Times  
8/23/01

## Analysis of Senate Bill No. 15

### I. The Problem

#### A. United States

- On average, a woman has 2.1 children during the course of her life.
- A sexually active woman will need contraception for more than twenty years of her life.
- Over 50% of U.S. pregnancies are unintended; 52% end in abortion
- Unintended pregnancies carry appreciable risks (*The Best Intentions*, IOM, 1995)
  - later onset of prenatal care & higher frequency of inadequate prenatal care
  - higher incidence of low birth weight infant (<2500 g)
  - higher incidence of infant mortality, child abuse, and physical abuse of mother
  - higher subsequent divorce rate (3x) and fathers more likely to be absent
  - Children raised by one parent are more likely to drop out of school, to have encounters with the criminal justice system, and more likely to become teen parents
  - higher incidence of economic hardship & failure of parents to achieve educational & career goals

#### B. Alaska

- There are 140,00 Women of childbearing age in Alaska (ages 15-44).
- Each year in Alaska, 120 pregnancies occur per 1,000 women ages 15-44, 69% of which end in live births, 15% in miscarriage, and 16% in elective abortions.
- 60% of pregnancies in Alaska are from unintended pregnancies.
- 42% of live births in Alaska are from unintended pregnancies. (Source: PRAMS 1996)

### II. The Solution: Increasing Contraceptive Access

#### A. United States

- 97% of typical insurance policies cover most prescription drugs (Alan Guttmacher Institute, 1994)
- Only 33 percent of insurance plans cover birth control pills (Alan Guttmacher Institute, 1994)
- < 20% of traditional health care plans cover all of the most commonly used methods of contraception.
- Women of reproductive age spend 68% more in out-of-pocket expenses than men- most of this is due to reproductive health care.
- In 1998, the AMA and ACOG recommended that all health insurance policies providing prescription benefits should no longer exempt contraceptive prescriptions.
- At least 13 states, Maryland, California, Connecticut, Delaware, Georgia, Hawaii, Iowa, Maine, Nevada, New Hampshire, North Carolina, Rhode Island, and Vermont — have enacted contraceptive equity - laws.
- State contraceptive equity laws only apply to state-regulated insurance plans.
- The "Equity in Prescription Contraceptive Coverage Act," or EPICC, was reintroduced by Sen. Harry Reid, D-Nev., and Sen. Olympia Snowe, R-Maine in 1/01.
- The Pregnancy Discrimination Act, enacted by Congress in 1978, requires that expenses related to pregnancy, childbirth or related medical conditions be treated the same as expenses related to other medical conditions. The law also protects women against discrimination because they have the ability to become pregnant, not just because they are already pregnant
- On 12/13/00, The U.S. Equal Employment Opportunity Commission (EEOC) today issued a Commission Decision finding merit in two charges of discrimination alleging violations of Title VII of the Civil Rights Act of 1964, as amended by the Pregnancy Discrimination Act.
- The Commission based its decision on the grounds that the respondents in the charges excluded the cost of prescription contraceptive drugs - available only to women - from their employee health plan while covering a number of other preventive drugs, devices, and services.
- The EEOC rejected arguments based on cost.
- The ruling applies only to firms with more than 15 workers and is specific to the two cases presented to the commission. It stops short of policy guidance that would apply to all employers
- Deborah Brake, a law professor at the University of Pittsburgh, states. "I would advise [companies] to

[expand coverage] immediately rather than being sued. My reading of the ruling is that it is quite broad," she said (Snowbeck, Pittsburgh Post-Gazette, 1/1).

#### **B. Alaska**

- A legal opinion from the Alaska State Legislature's Division of Legal Services indicates the EEOC's ruling would be applicable to all "employers," which for legal purposes is defined as all businesses with 15 or more employees.
- The state is considered an employer and is covered under the Civil Rights Act.
- This ruling would include all small business and self-insured plans, including the State of Alaska
- Legislative Attorney, Mike Ford, has reviewed the EEOC ruling. If a plan does not cover prescriptions, then it would not be required to cover contraceptives.

### **III. Cost of Increasing Contraceptive Access**

#### **A. United States**

- When women have to pay out of pocket, they will often opt for less expensive and effective contraceptive methods, thus increasing the likelihood of an unintended pregnancy.
- A large number of unintended births are paid for by private insurance -- costs that are eventually distributed to others in the form of higher insurance premiums.
- Every dollar spent for contraceptive services saves \$3 in public funds that would have been needed to provide prenatal and newborn care alone
- The Health Association of America, a national trade association representing about 270 of the nation's leading health care companies, showed that insurance costs would increase by \$16.00 per year per employee in plans covering other prescription medications.
- Other studies show including contraceptives in prescription programs could cost as little as \$1.43 per employee per month to as high as \$3.50 per employee per month. The high estimate is slightly more than the price of one month of oral contraceptives.
- The Alan Guttmacher Institute, which supports the expanded coverage, cited the cost of coverage for all five forms of reversible contraceptives -- oral contraceptives, diaphragms, intrauterine devices, injectables and implants -- to be \$21 per health plan member per year, or a 0.6% increase in the overall costs of health plans
- A 15 percent increase in the number of oral contraceptive users in a health plan would provide enough savings in pregnancy costs alone to provide oral contraceptive coverage for all users in the plan. (American Journal of Public Health, 1995)

#### **B. Alaska**

- Almost half of unintended pregnancies in Alaska are paid for by a government source.
- The prescriptive equity bill just would affect small business plans (2-50 people)
- Total people covered in 4/99 in small business plans: est 30,000 people.
- The bill would exclude private plans, self-insured, and specifically excludes churches.
- Most businesses with more than 100 employees are SELF-INSURED, and many with 50-100 employees are self-insured.
- Self-insurance is regulated by the federal government; the state has no authority to tell policy holders, businesses, or insurance companies what those policies must cover.
- The State of Alaska estimates that employee health insurance costs would increase \$3.25- \$3.50 per month to add coverage for contraceptives
- The State of Alaska also notes that improved access to and use of contraception would save insurers and society money by preventing unintended pregnancies. .

April 11, 2002

**Keith Kessler**

---

1807 Elima Place , ♦ Kihei, Maui, HI 96753

Senator Gene Therriault  
Alaska State Legislature  
State Capitol (MS 3100)  
Juneau, AK 99801

Subject: Support Affordable Family Planning -- SUPPORT SB 15

Dear Senator Gene Therriault:

As an Alaskan, I am writing to urge you to support SB 15 when it comes before you in the State Affairs Committee this week. This legislation would reduce the number of unplanned and unwanted pregnancies in our state by requiring health insurance plans to include coverage for prescription contraceptives. At a time when nearly half of all pregnancies in the U.S. are unintended or mistimed, enactment of this legislation is greatly needed.

I feel the best way to tackle the enormous problems associated with unintended pregnancy and its effect on population growth is to give women and their families affordable access to contraceptives through their health care plans. Currently, the majority of health care plans cover costs associated with pregnancy, abortion and sterilization. Yet, most of these plans routinely exclude contraception.

Insurance companies argue that including coverage for contraceptives would create a huge financial burden. Independent studies, however, point to lower costs for insurance companies as a result of contraceptive coverage. In addition, providing better access to contraceptives will decrease unintended pregnancies and reduce the need for abortions.

Again, I urge you to co-sponsor SB 15. Thank you for your time and consideration. I look forward to hearing your views on this subject.

Sincerely,

Keith Kessler

Tony Knowles, Governor



**Division of Insurance**

P.O. Box 110805, Juneau, AK 99811-0805

Telephone: (907) 465-2515 • Fax: (907) 465-3422 • Text Telephone: (907) 465-5437

Email: [Insurance@dced.state.ak.us](mailto:Insurance@dced.state.ak.us) • Website: [www.dced.state.ak.us/insurance/](http://www.dced.state.ak.us/insurance/)

February 27, 2002

The Honorable Gary Wilken  
Alaska State Senate  
State Capitol, Room 514  
Juneau, AK 99801-1882

Dear Senator Wilken:

Re: Follow-up Response to my Letter Dated December 11, 2001  
Regarding Mandating Coverage for Prescription Contraceptives

At your request, the Alaska Division of Insurance has reviewed the federal court case and the Equal Employment Opportunity Commission (EEOC) opinion on coverage of prescription contraceptives and offer the following in response to the questions raised in your letter dated September 24, 2001 on this issue.

We believe that action by the Division is not mandated as a matter of law based on the federal court case or the EEOC opinion. Both the court case and the EEOC opinion are directed at employers, not insurers. Those authorities may support action by the Division, but they do not compel it. The Washington rule mandating coverage of prescription contraceptives was adopted pursuant to Washington's broad insurance rule making authority and anti-discrimination statutes.

As a practical matter, if employers are required to provide coverage for prescription contraceptives, insurers will as a result be required to offer such coverage in order to issue their insurance products to these employers. Therefore, it can be expected that insurers will begin to offer such coverage, if they do not already. According to an informal survey the Division recently conducted regarding coverage of prescription contraceptives, Blue Cross, Aetna, Principal, United HealthCare and Trustmark representing about 75% of the group insurance written in Alaska offer coverage for prescription contraceptives in the group market. None of these insurers offer coverage for prescription contraceptives in the individual market. It is important to note that these insurers offer the coverage to employers, but employers may choose not to purchase the coverage for their employees. The employers decide what benefits to offer their employees. Given the federal court case and the EEOC opinion on contraceptive coverage, employers will likely begin to select coverage for prescription contraceptives.

Despite the federal court case and EEOC opinion, for enforcement purposes a legislative mandate to offer prescription drug coverage or specific legislative authority to mandate

*"Promoting a healthy economy and strong communities"*

The Honorable Gary Wilken

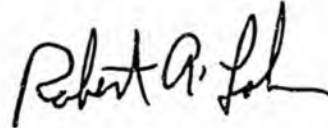
-2-

February 27, 2002

such coverage is preferable. Therefore, the Division supports SB 15 and HB 313 and would be happy to comment on and testify concerning these bills.

As always please feel free to contact me if you have questions or need additional information. I apologize for the delay in responding to your question.

Sincerely,

A handwritten signature in black ink that reads "Robert A. Lohr". The signature is written in a cursive style with a large, prominent "R" and "L".

Robert A. Lohr

Director

RAL/lvs7932.doc

# ALASKA STATE LEGISLATURE

Senate Rules Committee  
•  
Senate Judiciary Committee

•  
Department of Law  
Budget Subcommittee



*While in Session*  
State Capitol, Rm. 9  
Juneau, Alaska 99801  
(907) 465-3704  
Fax: (907) 465-2529

*While in Anchorage*  
716 West 4th Ave., Ste 440  
Anchorage, Alaska 99501  
(907) 269-0169  
fax: (907) 269-0172

SENATE MINORITY LEADER  
JOHNNY ELLIS

## MEMORANDUM

March 21, 2002

To: Senator Gene Therriault, Chair  
Senate State Affairs Committee  
Sen. Randy Phillips, Vice Chair  
Sen. Rick Halford, member  
Sen. Ben Stevens, member  
Sen. Bettye Davis, member

From: Sen. Johnny Ellis 

Re: Scheduling Senate Bill 15: The Prescription Fairness Act of 2002

---

I am writing to request that Senate Bill 15 be scheduled for a committee hearing. This legislation would require Alaska health insurers that cover prescription drugs to include coverage for all FDA-approved prescription contraceptives.

This legislation is also currently in the House, introduced by a bipartisan group of women Representatives. Over 30 groups from around the state support this legislation, from the Alaska State Medical Association to the YWCA to the Alaska Nurses Association. To date, 24 states require private insurers to provide coverage for contraception and there is legislation pending in 17 other states. I urge your support for SB 15. Thank you for your consideration.

# TRACKING TRENDS

From NCSL's HEALTH POLICY TRACKING SERVICE

## Update: Contraceptive Coverage

Women's health advocates have long argued that the decision by insurers to exclude contraceptives from their prescription drug coverage poses an undue financial burden to the female gender. With the Food and Drug Administration's approval of Viagra, a male impotency drug, in March 1997 and the subsequent rush by insurers to cover the product, the issue of equity was added into the equation. Bolstered by a December 2000 Equal Employment Opportunity Commission ruling and a June 2001 federal district court decision, both of which declared the

exclusion of contraceptives to be discriminatory, the advocacy groups have stepped up pressure for legislative interventions that mandate equal coverage. Although Congress has taken no action, states have moved over the last four years to ensure comprehensive coverage for contraceptives, either by law or administrative action. In general, "comprehensive coverage" laws require plans that already cover either prescriptions or pregnancy-related services to provide equal coverage for the full range of FDA-approved drugs and devices: oral contraceptives, contraceptive

implants (Norplant), injectible contraceptives (Depo-Provera), IUDs (intrauterine devices), diaphragms, emergency contraceptive pills, cervical caps and the contraceptive patch. In deference to religious groups that oppose contraception, many of the new laws also include "conscience clauses"—language exempting providers, health care facilities and/or employers from providing services for which they have a moral, ethical or religious objection. Of the 24 states that have some degree of contraceptive coverage, 16 have comprehensive requirements; of the 16, all but 5—Georgia, Iowa, New Hampshire, Vermont and Washington—have provisions governing religious exemptions. The graphic below details the timeline of action, including amendments that broadened the reach of the earliest laws. + CP

For more information on this topic call (202) 624-3567 or e-mail info@hpts.org

### Laws on the Books

- 1994 – Georgia\*
- 1996 – Oklahoma
- 1997 – Idaho, Iowa\*\*, Minnesota, New Mexico\*\*\*, Virginia
- 1998 – Maryland, New Jersey
- 1999 – California, Colorado, Connecticut, Georgia, Maine, Nevada, New Hampshire, North Carolina, Vermont
- 2000 – Delaware, Rhode Island
- 2001 – Missouri

- \* amended in 1999
- \*\* amended in 2000
- \*\*\* amended in 2001

### Legislation Pending, 2001

- |               |                |                |
|---------------|----------------|----------------|
| Alaska        | Nebraska       | South Carolina |
| Arizona       | New Jersey     | Utah           |
| Florida       | New York       | Washington     |
| Illinois      | North Carolina | Wisconsin      |
| Massachusetts | Ohio           |                |
| Michigan      | Oklahoma       |                |
| Missouri      | Pennsylvania   |                |

### Administrative Actions

- 1978 – Texas – regulation, codified and expanded in 2001
- 1994 – Kentucky – Department of Insurance requirement that under standard plan benefits, plans must offer at least one policy with Rx drug/contraceptive coverage
- 2001 – Washington – Insurance Commission rule prohibiting insurers from issuing health benefit plans that discriminate on the basis of sex.

### STATE HEALTH NOTES

Please enter my subscription:

- One year (24 issues): \$277
- Nonprofits, univ. & govt. employees: \$197

Tel: 303-830-2200  
Fax: 303-863-8003

STATE HEALTH NOTES  
1560 Broadway, Suite 700  
Denver, Colorado 80202

- Check enclosed
- MasterCard
- VISA
- Bill me

CARD NUMBER

EXP. DATE

NAME

COMPANY/ORGANIZATION

STREET ADDRESS

CITY/STATE/ZIP

SIGNATURE

TELEPHONE

## **ACOG NEWS RELEASE**

For Release: June 12, 2001

### **Gender Equity in Coverage of Prescription Drugs**

#### **Statement of The American College of Obstetricians and Gynecologists On *Erickson v. Bartell Drug Company* Title VII Case**

**WASHINGTON, DC** -- We applaud a federal district court ruling today that an employer's exclusion of prescription contraceptives from an employee health plan constitutes sex discrimination. Women are the sole users of prescription contraceptives. A health plan that uniquely excludes women's contraception, but covers other prescription drugs and services, not only makes no medical or economical sense, it is gender biased.

Contraception is a medical necessity for women during three decades of their life span. A woman cannot opt out of the need to control her fertility during nearly 30 reproductive years prior to menopause. To do so is to endure multiple, closely spaced pregnancies -- a health risk in and of itself. Unintended pregnancies also carry higher risks of preterm birth, maternal and perinatal morbidity, and higher rates of abortion.

Contraception brings great financial savings to the health care system, since the alternatives to birth control -- maternity care and delivery, neonatal intensive care, or spontaneous or induced abortion -- are so much more costly. Insurers and employers benefit from the significant savings that contraception brings to a health care plan. But they unfairly require women to subsidize those savings for them, when they cover prescription drugs and services but specifically exclude women's prescription contraception. That is discrimination.

It is time to stop dismissing or trivializing women's reproductive health needs as less important than services unique to men, or less important than services in other areas of health care. Control of reproduction is a fundamental health need. The exclusion of prescription contraception from insurance coverage not only discriminates against women, it reflects a deeply flawed and costly health policy.

###

*The American College of Obstetricians and Gynecologists is the national medical organization representing nearly 40,000 physicians who provide health care for women.*



**OFFICE OF THE INSURANCE COMMISSIONER**

**Mike Kreidler  
Washington Insurance  
Commissioner**

**Press Release**

**FOR MORE INFORMATION, CONTACT:**

**Gigi Zenk (360) 664-2879**

**Sandy Mealing (360) 586-1002**

**Web Page: <http://www.insurance.wa.gov>**

December 27, 2001

**CONTRACEPTIVE COVERAGE RULE TO TAKE EFFECT JANUARY 1, 2002**

**OLYMPIA, Wash.** - The contraceptive coverage rule signed by Insurance Commissioner Mike Kreidler on Sept. 5, takes effect Tuesday, Jan. 1, 2002, enabling most insured women access to the prescription contraceptive of their choice. The rule states that it is an unfair practice for any health carrier to restrict, exclude, or reduce coverage or benefits under any health plan on the basis of sex.

"For years, women of childbearing years have spent almost 70% more than men for their health care costs," said Insurance Commissioner Mike Kreidler. "Our rule will begin to put an end to this history of inequity and provide women with long overdue coverage that is vital to their economic and physical health."

The rule states that all plans regulated by the Office of the Insurance Commissioner that offer a generally comprehensive prescription drug benefit must also cover FDA-approved prescription contraceptives as well as the medical services associated with the prescribing, dispensing, delivery, distribution, administration and removal of a prescription contraceptive.

"The courts have upheld that failure of insurance plans to cover prescription contraceptives constitutes sex discrimination under Washington state law," said Commissioner Kreidler. "By passing this rule, we are enforcing this law and doing our part to ensure more than 200,000 Washington women have this essential health care coverage."

The rule takes effect Jan. 1, 2002, with coverage required for plans renewed on or after that date. For additional information on the contraceptive rule and or to view our recent Women's Health Study that also includes information on contraceptive coverage, visit our web page at [www.insurance.wa.gov](http://www.insurance.wa.gov) or call our Consumer Hot Line at 1-800-562-6900.

-30-

[Return to the Office of the Insurance Commissioner's Home Page](#)

# Ruling urged on requiring coverage of contraceptives

BY CAROL M. OSTROM  
*Seattle Times staff reporter*

Insurers should be required to include contraceptives in prescription-drug coverage, said most who testified at yesterday's hearing in Olympia on a proposed state rule mandating such coverage.

Several representatives from business groups, however, cautioned that adding mandatory benefits to insurance packages made it more difficult for businesses to offer health insurance to employees.

State Insurance Commissioner Mike Kreidler, who stressed that he would consider all viewpoints, said insurance companies must include contraceptives or run afoul of Washington's anti-discrimination law, which is tougher than the federal law.

Kreidler noted a ruling earlier this summer by a federal judge that required Bartell Drugs, a self-insured company, to cover Food and Drug Administration-approved contraceptives under the Civil Rights Act of 1964. The act prohibits employers of 15 or more from making employment decisions on the basis of sex or pregnancy.

Last month, a lawsuit was filed in state court by the American Civil Liberties Union of Washington and the Washington chapter of the National Abortion and Reproductive Rights Action League against Regence BlueShield, one of the state's largest health insurers.

"I wouldn't have submitted this rule if I didn't think it was required of me to conform to state law," said Kreidler, who added that he was "philosophically in support" of the rule's goals.

Of those who have a prescription-drug benefit, about 80 percent already have some contraceptive coverage. But the

---

## Testimony deadline

The deadline for written testimony on whether insurers should be required to include contraceptives in prescription-drug coverage is 5 p.m. tomorrow. Comments may be submitted:

- By writing to: Office of the Insurance Commissioner; Attention Jon Hedegard, P.O. Box 40255, Olympia, WA 98504-0255
- By e-mail to: [jonh@oic.wa.gov](mailto:jonh@oic.wa.gov).
- By fax to: 360-536-3535.

More information on the proposed regulation is available online at [www.insurance.wa.gov](http://www.insurance.wa.gov)

---

regulation would cover not just birth-control pills but all forms of FDA-approved prescription contraceptives.

The rule would not cover self-insured companies, but Kreidler thinks the Bartell decision will persuade most companies to include contraceptives.

Fourteen states already have laws requiring inclusion of contraceptives in prescription-drug coverage, and three others, including Washington, are considering adopting the change.

Barring substantial changes, the regulation likely will be signed Sept. 1 and go into effect for policies written after Jan. 1.

The Seattle Times  
8/23/01

## Analysis of Senate Bill No. 15

### I. The Problem

#### A. United States

- On average, a woman has 2.1 children during the course of her life.
- A sexually active woman will need contraception for more than twenty years of her life.
- Over 50% of U.S. pregnancies are unintended; 52% end in abortion
- Unintended pregnancies carry appreciable risks (*The Best Intentions*, IOM, 1995)
  - later onset of prenatal care & higher frequency of inadequate prenatal care
  - higher incidence of low birth weight infant (<2500 g)
  - higher incidence of infant mortality, child abuse, and physical abuse of mother
  - higher subsequent divorce rate (3x) and fathers more likely to be absent
  - Children raised by one parent are more likely to drop out of school, to have encounters with the criminal justice system, and more likely to become teen parents
  - higher incidence of economic hardship & failure of parents to achieve educational & career goals

#### B. Alaska

- There are 140,00 Women of childbearing age in Alaska (ages 15-44).
- Each year in Alaska, 120 pregnancies occur per 1,000 women ages 15-44, 69% of which end in live births, 15% in miscarriage, and 16% in elective abortions.
- 60% of pregnancies in Alaska are from unintended pregnancies.
- 42% of live births in Alaska are from unintended pregnancies. (Source: PRAMS 1996)

### II. The Solution: Increasing Contraceptive Access

#### A. United States

- 97% of typical insurance policies cover most prescription drugs (Alan Guttmacher Institute, 1994)
- Only 33 percent of insurance plans cover birth control pills (Alan Guttmacher Institute, 1994)
- < 20% of traditional health care plans cover all of the most commonly used methods of contraception.
- Women of reproductive age spend 8% more in out-of-pocket expenses than men- most of this is due to reproductive health care.
- In 1998, the AMA and ACOG recommended that all health insurance policies providing prescription benefits should no longer exempt contraceptive prescriptions.
- At least 13 states, Maryland, California, Connecticut, Delaware, Georgia, Hawaii, Iowa, Maine, Nevada, New Hampshire, North Carolina, Rhode Island, and Vermont — have enacted contraceptive equity - laws.
- State contraceptive equity laws only apply to state-regulated insurance plans.
- The "Equity in Prescription Contraceptive Coverage Act," or EPICC, was reintroduced by Sen. Harry Reid, D-Nev., and Sen. Olympia Snowe, R-Maine in 1/01.
- The Pregnancy Discrimination Act, enacted by Congress in 1978, requires that expenses related to pregnancy, childbirth or related medical conditions be treated the same as expenses related to other medical conditions. The law also protects women against discrimination because they have the ability to become pregnant, not just because they are already pregnant
- On 12/13/00, The U.S. Equal Employment Opportunity Commission (EEOC) today issued a Commission Decision finding merit in two charges of discrimination alleging violations of Title VII of the Civil Rights Act of 1964, as amended by the Pregnancy Discrimination Act.
- The Commission based its decision on the grounds that the respondents in the charges excluded the cost of prescription contraceptive drugs - available only to women - from their employee health plan while covering a number of other preventive drugs, devices, and services.
- The EEOC rejected arguments based on cost.
- The ruling applies only to firms with more than 15 workers and is specific to the two cases presented to the commission. It stops short of policy guidance that would apply to all employers
- Deborah Brake, a law professor at the University of Pittsburgh, states. "I would advise [companies] to

[expand coverage] immediately rather than being sued. My reading of the ruling is that it is quite broad," she said (Snowbeck, Pittsburgh Post-Gazette, 1/1).

#### **B. Alaska**

- A legal opinion from the Alaska State Legislature's Division of Legal Services indicates the EEOC's ruling would be applicable to all "employers," which for legal purposes is defined as all businesses with 15 or more employees.
- The state is considered an employer and is covered under the Civil Rights Act.
- This ruling would include all small business and self-insured plans, including the State of Alaska
- Legislative Attorney, Mike Ford, has reviewed the EEOC ruling. If a plan does not cover prescriptions, then it would not be required to cover contraceptives.

### **III. Cost of Increasing Contraceptive Access**

#### **A. United States**

- When women have to pay out of pocket, they will often opt for less expensive and effective contraceptive methods, thus increasing the likelihood of an unintended pregnancy.
- A large number of unintended births are paid for by private insurance -- costs that are eventually distributed to others in the form of higher insurance premiums.
- Every dollar spent for contraceptive services saves \$3 in public funds that would have been needed to provide prenatal and newborn care alone
- The Health Association of America, a national trade association representing about 270 of the nation's leading health care companies, showed that insurance costs would increase by \$16.00 per year per employee in plans covering other prescription medications.
- Other studies show including contraceptives in prescription programs could cost as little as \$1.43 per employee per month to as high as \$3.50 per employee per month. The high estimate is slightly more than the price of one month of oral contraceptives.
- The Alan Guttmacher Institute, which supports the expanded coverage, cited the cost of coverage for all five forms of reversible contraceptives -- oral contraceptives, diaphragms, intrauterine devices, injectables and implants -- to be \$21 per health plan member per year, or a 0.6% increase in the overall costs of health plans
- A 15 percent increase in the number of oral contraceptive users in a health plan would provide enough savings in pregnancy costs alone to provide oral contraceptive coverage for all users in the plan. (American Journal of Public Health, 1995)

#### **B. Alaska**

- Almost half of unintended pregnancies in Alaska are paid for by a government source.
- The prescriptive equity bill just would affect small business plans (2-50 people)
- Total people covered in 4/99 in small business plans: est 30,000 people.
- The bill would exclude private plans, self-insured, and specifically excludes churches.
- Most businesses with more than 100 employees are SELF-INSURED, and many with 50-100 employees are self-insured.
- Self-insurance is regulated by the federal government; the state has no authority to tell policy holders, businesses, or insurance companies what those policies must cover.
- The State of Alaska estimates that employee health insurance costs would increase \$3.25- \$3.50 per month to add coverage for contraceptives
- The State of Alaska also notes that improved access to and use of contraception would save insurers and society money by preventing unintended pregnancies. .

# ALASKA STATE LEGISLATURE



Senate Rules Committee  
•  
Senate Judiciary Committee  
•

Department of Law  
Budget Subcommittee

*While in Session*  
State Capitol, Rm. 9  
Juneau, Alaska 99801  
(907) 465-3704  
Fax: (907) 465-2529  
•

*While in Anchorage*  
716 West 4th Ave., Ste 440  
Anchorage, Alaska 99501  
(907) 269-0169  
fax: (907) 269-0172

SENATE MINORITY LEADER  
JOHNNY ELLIS

## MEMORANDUM

March 8, 2001

To: Senator Gene Therriault, Chair  
Senate State Affairs Committee  
Sen. Randy Phillips, Vice Chair  
Sen. Rick Halford, member  
Sen. Drue Pearce, member  
Sen. Bettye Davis, member

Fr: Sen. Johnny Ellis

A handwritten signature in dark ink, appearing to be 'JE' or similar initials, written over the printed name 'Sen. Johnny Ellis'.

Re: Scheduling Senate Bill 15: The Prescription Fairness Act of 2001

---

I am writing to ask for a hearing on SB 15, which would require Alaska health insurers that cover prescription drugs to include coverage for all FDA-approved prescription contraceptives.

Thirteen states already require private insurers to provide comprehensive coverage for contraception. The Washington State Legislature is currently debating prescription fairness legislation with 57 bipartisan co-sponsors. Medicaid, the federal government health plan, and tribal health programs already provide full contraceptive coverage to insured beneficiaries.

While this legislation has been introduced before in Alaska by both Republicans and Democrats, there is new information which makes the issue more topical. In December 2000, the U.S. Equal Employment Opportunity Commission (EEOC) ruled that failure by an employer to provide prescription contraceptives, when its health plan covers other preventive services and devices, constitutes sex discrimination. The Commission based their decision on violations of the federal Pregnancy Discrimination Act (PDA), which is part of the Civil Rights Act, and requires equal treatment of women "affected by pregnancy, childbirth or related medical conditions." Equal treatment also applies to the prevention of pregnancy.

It's a new millenium and I hope you'll agree we can have new attitudes about preventive health care for Alaska families. I urge your support for SB 15.

# ALASKA STATE LEGISLATURE



Senate Rules Committee

Senate Judiciary Committee

Department of Law  
Budget Subcommittee

*While in Session*  
State Capitol, Rm. 9  
Juneau, Alaska 99801  
(907) 465-3704  
Fax: (907) 465-2529

*While in Anchorage*  
716 West 4th Ave., Ste 440  
Anchorage, Alaska 99501  
(907) 269-0169  
fax: (907) 269-0172

## SENATE MINORITY LEADER JOHNNY ELLIS

Sponsor Statement

### Senate Bill 15: The Prescription Fairness Act of 2001

#### Summary of Senate Bill 15:

Senate Bill 15 amends Alaska Statute (21.42) to require all Alaska health insurers that cover prescription drugs to include coverage for all FDA-approved prescription contraceptives.

Thirteen states already require private insurers to provide comprehensive coverage for contraception. Maryland was the first state to pass legislation, in 1998. Since then, legislation has been adopted by CA, CT, DE, GA, HI, IA, MN, MD, NV, NH, NC, RI, and VT. Medicaid, the federal government health plan, and tribal health programs provide full contraceptive coverage to insured beneficiaries.

#### Who would be covered under this legislation?

The Alaska Division of Insurance estimates about 30,000 people are insured in small business plans. About 30 percent of this population are women, or about 9,000 total. This legislation excludes churches and self-insured plans. The State of Alaska is a self-insured plan.

#### Why pass this legislation now?

##### 1. Gender discrimination.

While nearly all insurance plans cover prescriptions, most exclude coverage of contraception uniquely prescribed to women (i.e., pills, diaphragms, IUDs, and Norplant). Nationwide, two-thirds of insurance companies *fail to cover any forms of contraceptives* and only 15% cover all FDA-approved forms of contraception. In Alaska, only one of 11 insurance companies regulated by the Division of Insurance offers contraceptive coverage (8 of the 11 cover Viagra).

In December 2000, the U.S. Equal Employment Opportunity Commission (EEOC) ruled that failure by an employer to provide prescription contraceptives, when its health plan covers other preventive services and devices, constitutes sex discrimination. It based its decision on violations of the federal Pregnancy Discrimination Act (PDA), which requires equal treatment of women "affected by pregnancy, childbirth or related medical conditions." Equal treatment also applies to the prevention of pregnancy. (EEOC Summary of Charge, section B, <http://www.eeoc.gov/press/12-13-00.html>)

History shows mandates are necessary to secure coverage of women's most basic health care needs. It wasn't until 1978, with the passage of the Pregnancy Discrimination Act, that expenses related to pregnancy, childbirth or related medical conditions were consistently covered by insurance. Similarly, coverage for pap smears and mammograms was excluded from insurance policies until state and federal laws required it in the 90s.

## **2. Avoid protracted lawsuits.**

A legal opinion from the Alaska State Legislature's Division of Legal Services indicates the EEOC's December 2000 gender discrimination ruling would be applicable to all small business and self-insured plans, including the State of Alaska.

## **3. Unintended pregnancies have major public health and social costs.**

Unintended pregnancies are a risk to the entire family and the rest of the community. Findings show a later onset and less frequent prenatal care, higher frequency of low birth weight infants and more child abuse, economic hardship and divorce.

Almost 50% of pregnancies in the nation are unintended; half of those end in abortion. Even married women report that 31% of their pregnancies are unintended. The United States has one of the highest rates of unintended pregnancy in the industrialized world.

In Alaska, there are roughly 16,000 pregnancies per year, 69% of which end in live births, 16% in abortions. ([http://www.hss.state.ak.us/dph/mcfh/dataline/1999/oct99.htm#Unintended Pregnancies Resulting in Live Births](http://www.hss.state.ak.us/dph/mcfh/dataline/1999/oct99.htm#Unintended%20Pregnancies%20Resulting%20in%20Live%20Births))

## **4. Effective contraception saves money.**

There are 140,000 women of childbearing age (15-44) in Alaska. The average woman who wants two children will spend five years trying to get pregnant and more than 20 years trying to avoid pregnancy. Insurers have relied on women and their families to pay out of pocket for contraceptive services and supplies, resulting in women paying 68 percent more than men for medical services. A year's supply of oral contraceptives costs about \$360. A year's supply of Depo Provera can be as high as \$620 a year. The cost of a pregnancy is \$5,000 for an uncomplicated delivery and \$10,000 for a cesarean. Low birth-weight babies are even more expensive.

In Alaska, 42% of live births are unintended. Almost half of Alaska's unintended pregnancies are paid for by a government source. A large number of births are also paid for by private insurance -- costs that are eventually distributed to others in the form of higher insurance premiums.

([http://www.hss.state.ak.us/dph/mcfh/dataline/1999/oct99.htm#Unintended Pregnancies Resulting in Live Births](http://www.hss.state.ak.us/dph/mcfh/dataline/1999/oct99.htm#Unintended%20Pregnancies%20Resulting%20in%20Live%20Births))

Studies show including contraceptives in prescription programs could cost as little as \$1.43 per employee per month to as high as \$3.50 per employee per month. On an annual basis, the high estimate is slightly more than the price of *one month* of oral contraceptives. A 15 percent increase in the number of oral contraceptive users in a health plan would provide enough savings in pregnancy costs alone to provide oral contraceptive coverage for all users in the plan. (American Journal of Public Health, 1995)

Please join me in support of SB 15: the Prescription Fairness Act of 2001.

*The U.S. Equal Employment Opportunity Commission*

---

*See website for  
full Report*

FOR IMMEDIATE RELEASE  
Wednesday, December 13, 2000

CONTACT: Reginald Welch  
David Grinberg  
(202) 663-4900  
TTY: (202) 663-4494

## **EEOC ISSUES DECISION ON TWO CHARGES CHALLENGING THE DENIAL OF HEALTH INSURANCE COVERAGE FOR PRESCRIPTION CONTRACEPTIVES**

WASHINGTON - The U.S. Equal Employment Opportunity Commission (EEOC) today issued a Commission Decision finding merit in two charges of discrimination alleging violations of Title VII of the Civil Rights Act of 1964, as amended by the Pregnancy Discrimination Act. The Commission based its decision on the grounds that the respondents in the charges excluded the cost of prescription contraceptive drugs - available only to women - from their employee health plan while covering a number of other preventive drugs, devices, and services. The plan also covers surgical sterilization for both men and women as well as Viagra.

The charging parties sought to use contraceptives both for birth control and other medical purposes.

The Commission concluded that the respondents' plan violates the Pregnancy Discrimination Act's prohibition against discrimination on the basis of pregnancy. Enacted by Congress in 1978, the law requires equal treatment of women "affected by pregnancy, childbirth, or related medical conditions" in all aspects of employment, including fringe benefits. It protects women from discrimination because they have the ability to become pregnant, and not just because they are already pregnant. The Commission also concluded that the exclusion constitutes prohibited sex discrimination since prescription contraceptives are available only for women.

Commenting on the EEOC's mandate to enforce federal laws prohibiting sex-discriminatory terms and conditions of employment, EEOC Chairwoman Ida L. Castro said, "The selective exclusion of health coverage for prescription contraceptives by this employee health plan violates the law since it covers a number of comparable prescription drugs and other services."

A Commission Decision is a formal Commission determination as to whether there is reasonable cause to believe that unlawful discrimination has occurred with respect to a specific charge or charges. Based on the confidentiality provisions of Title VII, the Commission cannot release the identities of either the charging parties or the respondents. A Question and Answer document on the decision, along with the full text of the Commission Decision, will be available shortly on the Commission's Web site at [www.eeoc.gov](http://www.eeoc.gov).

---

*This page was last modified on December 13, 2000.*

# LEGAL SERVICES

DIVISION OF LEGAL AND RESEARCH SERVICES  
LEGISLATIVE AFFAIRS AGENCY  
STATE OF ALASKA

(907) 465-3867 or 465-2450  
FAX (907) 465-2029  
Mail Stop 3101


State Capitol  
Juneau, Alaska 99801-1182  
Deliveries to: 129 6th St., Rm. 329

## MEMORANDUM

January 24, 2001

**SUBJECT:** Contraceptive coverage under health insurance - (SB 15)

**TO:** Senator Johnny Ellis

**FROM:** Michael F. Ford   
Legislative Counsel

You have asked for our opinion on the effect in this State of the recent decision by the United States Equal Employment Opportunity Commission (EEOC) that failure of certain employers to offer health insurance coverage for the cost of prescription contraceptives is a violation of the Civil Rights Act.

The commission determined that under 42 U.S.C. 2000(k), when an employer offers a health insurance plan that includes coverage for medical conditions, that the employer cannot exclude coverage for prescriptive contraceptive drugs. Specifically, expenses related to pregnancy, childbirth, or related medical conditions must be treated the same as expenses for other medical conditions. Failure to do so constitutes discrimination prohibited under 42 U.S.C. 2000(e). It is important to note that "employer" in this case means a business with 15 or more employees.

This determination by the commission is only binding on those employers who participated in the determination. However, the commission's determination is certainly applicable to other employers covered by the Civil Rights Act. In my opinion, if this issue were litigated in Alaska the result would be the same. Therefore, it would seem prudent for those employers who are not in compliance with this determination to voluntarily come into compliance. However, it is also possible that an employer could choose to relitigate the issue and hope for a different ruling in an appeal through the courts.

If you have further questions on this matter please contact me.

MFF:glc  
01-026.lmb

# THE COALITION FOR PRESCRIPTION EQUITY

## MEMBER AGENCIES as of 1/15/01

Alaska Chapter – American College of Nurse Midwives (ACNM)

Alaska Emergency Contraception Project

Alaska Health Education Consortium (AHEC)

Alaska Nurse Anesthetists Association

Alaska Nurse Practitioners Association (ANPA)

Alaska Nurses Association (ANA)

Alaska Pharmaceutical Association

Alaska State Medical Association (ASMA)

Alaska Women's Health Services

Alaska Women's Lobby

Alaska Women's Resource Center

American Association of University Women (AAUW)

American College of Obstetrics and Gynecology (ACOG)

Anchorage Education Association (AEA)

Anchorage Women's Commission

Anchorage Women's Political Caucus

Business and Professional Women (BPW)

Central Peninsula Counseling Services

Kachemak Bay Family Planning Clinic

League of Women Voters of Alaska

Mental Health Association in Alaska

National Alliance for Mentally Ill (NAMI) – Anchorage

National Organization of Women (NOW) – Anchorage

Planned Parenthood of Alaska

Sitka Medical Center

Sitkans Against Family Violence

Standing Together Against Rape (STAR)

YWCA

To: Senator Johnny Ellis  
Fr: Diana Rhoades  
Re: Contraceptive and Viagra Coverage by Company. List of companies regulated by Div. Of Insurance.  
I called all the companies and have compiled a list below of the coverage. Phone numbers available.

## **Alaska Contraceptive Coverage by Company**

Guardian: No contraceptive coverage but covers Viagra

Pacific Life: No contraceptive coverage if used for birth control, covers 6 Viagra pills per month

New England Financial - No contraceptive coverage, covers 6 Viagra pills per month

Golden Rule - No contraceptive coverage but covers Viagra

Mutual of Omaha - No contraceptive coverage but covers Viagra

United of Omaha - No contraceptive coverage but covers Viagra

Great-West - No contraceptive coverage, covers 6 Viagra pills per month

Alta - No contraceptive coverage, covers 6 Viagra pills per month

Aetna - No contraceptive coverage and no Viagra coverage

Blue Cross - No contraceptive coverage and no Viagra coverage

Principal - Both. Covers prescription oral contraceptives and Viagra

February 7, 2001  
 To: Senator Johnny Ellis  
 Fr: Diana Rhoades  
 Re: Mark Bohrer, Pharmacist, Wasilla Fred Meyer  
 Home phone: (907) 694-9725

Mark Bohrer listed and priced the Top 25 drugs dispensed at Fred Meyer Wasilla store. All of these *except birth control* are consistently covered by insurance. Left column is drug name, column 2 is typical use, column 3 is quantity normally used in 30 days, and the last column is price for 30 days supply.

Drug	Use	Qty	Price/month (based on Normal Use)
1 Prevacid 30 mg	Ulcers	30	116.59
2 Albuterol Inhaler	Asthma	1 inhaler	21.79
3 Prozac 20 mg	Anti-Depressant	30	100.57
4 Premarin 0.625 mg	Hormone Replacement	30	24.03
5 Ambien 10 mg	Sedative (Sleep Aid)	30	81.90
6 Prilosec 20 mg	Ulcers	30	126.38
7 Celebrex 200 mg	Arthritis	30	83.66
8 Vioxx 25 mg	Arthritis	30	86.13
9 Flonase 0.05% Inhaler	Allergies	1 inhaler	67.64
10 Atenolol 50 mg	Blood Pressure	30	12.46
11 Alprazolam 0.5 mg	Anxiety	90	33.82
12 Lipitor 10 mg	High Cholesterol	30	66.75
13 Paxil 20 mg	Anti-Depressant	30	81.88
14 Wellbutrin SR 150 mg	Anti-Depressant	60	106.59
15 Premarin 1.25 mg	Hormone Replacement	30	33.82
16 Zoloft 100 mg	Anti-Depressant	30	80.99
* 17 Ortho-Tricyclen	Birth Control	28	32.04
18 Zyrtec 10 mg	Allergies	30	67.64
19 Norvasc 5 mg	Blood Pressure	30	47.17
20 Zoloft 50 mg	Anti-Depressant	30	79.21
21 Glucophage 500 mg	Diabetes	60	51.62
22 Claritin 10 mg	Allergies	30	78.32
23 Hydrochlorothiazide 25 mg	Diuretic (Fluid)	30	8.85
24 Prempro 0.625/2.5	Hormone Replacement	28	30.26
25 Atenolol 25 mg	Blood Pressure	30	15.13

\* Birth control 1/2 the average drug price

Total = 1536 \$  
 ÷ 25 = 61.4



bill  
Joe

Senator Gene Therriault  
Chair, State Affairs Committee  
Alaska Senate  
State Capitol  
Juneau, AK 99801-1182

January 19, 2001

**RE: IMPORTANT LEGISLATIVE ISSUE FOR *WOMEN & THEIR FAMILIES***

Dear Senator Therriault:

The American College of Obstetricians and Gynecologists (ACOG), and its 57 ob-gyns in Alaska, request your support for an important medical issue affecting the women of your state and their families. Health insurers in this country are shortchanging women in prescription drug coverage. How? By treating prescription contraception differently from other medications and failing to include contraception in health benefit packages that cover most other prescription drugs. This insurance exclusion makes no economic or medical sense and has dire consequences for women, their partners and families, and the health care system. We urge your support for legislation requiring insurers to cover prescription contraceptives to the same extent they cover other prescription drugs.

Here's the facts:

- Contraception is medically necessary to a woman for more than thirty years of her life.
- Access to contraceptives is critical in achieving healthy families, both in medical and economic terms.
- It's also critical in the effort to reduce unintended pregnancies.
- Two-thirds of women of childbearing age rely on private, employer-sponsored health plans for their health coverage. A large majority of these plans fail to cover contraceptives.
- Contraceptive coverage yields cost savings. The cost to employers and employees is minimal. Contraceptive coverage pays for itself.

On behalf of the 57 practicing ob-gyns in your state and the women they serve, we are not asking for special treatment of contraceptives - - *just equal treatment*. Thank you for your attention.

For more information, we have enclosed several statements. You may also contact Peter D. Lawrason, MD, Chair of ACOG's Alaska Section at (907) 452-1761; or you may call our office in Washington, DC at (202) 863-2594.

Sincerely,

Kathryn Moore, Director, Dept. of State Legislative & Regulatory Activities

The American College  
of Obstetricians  
and Gynecologists

## ACOG NEWS RELEASE

*For Release:* EMBARGOED until:  
Tuesday, May 12, 1998,  
10:15 a.m. (CDT)

*Contact:* Alice Kirkman  
tel.(202)484-3321; or  
(504)670-4335 (May 11-13)



### Nation's Ob-Gyns Assail Gender Bias in Insurance Coverage

#### Call for Mandated Coverage of Prescription Contraceptives

(New Orleans, LA) -- Health insurers' exclusion of contraception from coverage in health plans places an unfair burden on women, a practice that amounts to gender bias, said officials of The American College of Obstetricians and Gynecologists (ACOG) at their Annual Clinical Meeting today. The College called for passage of legislation to enforce equitable coverage for women, if private insurers do not voluntarily include contraception in health benefit packages that cover other prescription drugs and outpatient services.

"There's nothing 'optional' about contraception. It's a medical necessity for women during 30 years of their lifespan," said Luella Klein, MD, ACOG Director of Women's Health Issues. "To ignore the health benefits of contraception is to say that the alternative of 12 to 15 pregnancies during a woman's lifetime is medically acceptable," she noted.

Two-thirds of US women of childbearing age rely on private, employer-related plans for their health coverage. While most (90%) of these health plans cover prescription drugs and devices, a large majority exclude prescription contraceptives from coverage -- a practice that disproportionately affects women. In fact, women are more likely than men to spend over ten percent of their income on out-of-pocket medical expenses, according to a 1994 report by the Women's Research and Education Institute.

--MORE--

They also pay 68 percent more than men in out-of-pocket expenses and are more likely to need and use reproductive health care during their childbearing years of age 15 to 44.

"The discriminatory exclusion of contraception has dire consequences for women, their partners, and the health care system," said Anita Nelson, MD, Associate Professor of Ob-Gyn at the University of California at Los Angeles. She noted that it places some contraceptive methods beyond the financial reach of many American women and contributes to unacceptably high rates of unintended pregnancy and abortion in the US. (America's unintended pregnancy rate of 60 percent is double that of other developed countries.) "The tragedy is that this is occurring in a country where we have an array of really safe methods, but they are not available to all," said Dr. Nelson.

ACOG questioned why health plans continue to treat prescriptive contraception differently from other medications, when family planning actually prevents other, more expensive medical conditions associated with unintended pregnancy that are usually covered by health plans -- such as spontaneous or induced abortion, maternity care and delivery, and perinatal and maternal morbidity. Contraceptive coverage also pays for itself: a 15 percent increase in the number of oral contraceptive users in a health plan would provide enough savings in pregnancy costs alone to provide oral contraceptive coverage for all users in the plan, according to 1995 report in the American Journal of Public Health.

"This insurance exclusion makes no economic or medical sense and raises gender discrimination issues," said Dr. Klein. "The benefits of contraception provide great savings to the health care system, yet it is the individual woman who is shouldering the burden of this cost savings to insurers."

This burden is all the more egregious, noted Dr. Nelson, because a woman cannot opt out of the need to control her fertility during the three decades prior to menopause without risking multiple pregnancies. "Contraception is not a 'frill.' A woman needs it to protect both her health and quality of life," she said.

--MORE--

ACOG's call for an end to discriminatory coverage of this medical expense coincides with rising public demand for contraceptive coverage. An ACOG-endorsed bill now pending in Congress (S 766/HR 2174) would require any insurers who cover prescription drug benefits and outpatient services to cover all FDA-approved contraceptive drugs and devices as well as the outpatient services associated with their use. Similar bills have been introduced in 20 states this year. A new Maryland law, taking effect in October, mandates that insurers cover contraceptive benefits; six other states (HI, MT, NM, TX, VA, WV) currently have laws or regulations concerning coverage of contraception; and Connecticut lawmakers may pass a bill soon, after a recent state poll found overwhelming public support for requiring insurers to cover prescription birth control (76% overall; 81% among women).

ACOG cited a number of ways insurers fall short in meeting women's needs:

\* Both traditional indemnity (fee-for-service) and managed care plans shortchange women in drug coverage. Nearly half (49%) of indemnity plans will not cover *any* reversible method of contraception, such as the pill or IUD, according to The Alan Guttmacher Institute (AGI). While health maintenance organizations (HMOs) have a better record, just 39 percent of HMOs routinely cover five prescription methods of reversible contraception (pill, implants and injectables, IUD and diaphragm). Almost half of the Americans in managed care plans belong to preferred provider organizations (PPOs), yet half of PPOs (49%) fail to cover any reversible method and only 4 in 10 PPOs will cover oral contraceptives.

\* Even when a plan does cover contraception, insurers may limit the number of contraceptives covered in a way they would not do with other medications. "I had one official ask me to recommend the *one* brand of birth control pill they would use for their plan," notes Dr. Nelson. "Yet when I asked him which single anti-hypertensive drug was on their drug list (formulary), he said, 'Oh, we have to have more than one of *those*.'" This 'one-size-fits-all' mentality when it comes to women's contraception is unacceptable."

\* The potential cost benefits to a health plan of reproductive health coverage are ignored, in an area of health care affecting over half the population for over 30 years of life. Most data collection methods and quality assurance plans in managed care do not include a separate category for family planning data, reports AGI and the Kaiser Family

Foundation. The result is that the potential savings from contraceptive coverage remains invisible. "If you can't see it, it must not be there," commented Dr. Klein.

Among the recommendations made by ACOG today:

**1. Women and their families should demand coverage of contraception in their employer health plans and employers should recognize both the cost savings and fairness of adequately insuring their female employees.**

**2. Private insurers should stop excluding prescriptive contraceptive drugs and devices and outpatient contraceptive services in health plans and should cease other discriminatory practices related to contraception.** These include unusual co-payments or waiting requirements for the insured, and discriminatory limitations on the number of contraceptives approved on a health plan's drug formulary. The insurance industry should stop ignoring the cost benefits of family planning: insurers' quality assurance plans, as well as industry outcome measurement plans such as HEDIS (Health Plan Employer Data and Information Set), should include reproductive health criteria and data.

**3. Congress should pass the Equity in Prescription Insurance and Contraceptive Coverage Act (S 766/ HR 2174). In the absence of federal action, state lawmakers should continue to pass legislation and regulations and aggressively enforce them.** "Implementation will be crucial," notes Dr. Klein. "Women need to know about contraceptive coverage, insurers need to comply, and authorities need to enforce the law."

**4. Public policymakers at the federal and state level should adequately fund family planning services in public programs.** Although the public sector has done a better job of contraceptive coverage than private employer-related health plans, adequate funding of public programs such as the Title X program is crucial for low-income women needing access to contraception.

**5. Funding should be increased for contraceptive research.** "Research is an investment that will tell us more about what is safe and most effective for women, and what is most cost-effective for our health system over the long run," said Dr. Klein.

####

*ACOG is the national medical organization representing over 38,000 obstetricians and gynecologists who provide health care to women.*



## Statement on Contraceptive Methods

Debate on several pieces of legislation have recently raised questions regarding how different methods of contraceptives work. This document summarizes what is known about each method.

Essential steps necessary for pregnancy include:

1. Normal maturation of sperm and egg,
2. Release of sperm,
3. Release of egg (ovulation),
4. Transport of sperm through the woman's vagina, cervix, uterus, and Fallopian tube,
5. Final maturation of sperm in preparation for fusion and fertilization,
6. Transport of egg from the ovary into the Fallopian tube,
7. Fusion of sperm with egg and normal steps in fertilization,
8. Transport of the fertilized egg from the Fallopian tube to the uterus,
9. Maturation and cell division leading to blastocyst state,
10. Readiness of the uterine lining for implantation, and
11. Implantation of the blastocyst into the lining of the uterus at the conclusion of which pregnancy is established.

Barrier methods such as the male and female condoms, the diaphragm, and cervical cap, along with female and male sterilization, impose a physical barrier between sperm and egg and thereby prevent fertilization. The contraceptive effectiveness of abstinence, periodic abstinence, and withdrawal also depends on their role in preventing contact between sperm and egg.

The mechanism of action of hormonal contraceptives such as oral contraceptive pills, emergency contraceptive pills, injectable and implant hormone products, and of IUDs (intrauterine devices), cannot be described quite so simply. Each of these methods involves multiple biologic effects that potentially could alter several of the steps involved in becoming pregnant. Oral contraceptives (the "Pill") containing estrogen and progestin are highly effective in preventing ovulation, which is considered their primary mechanism of action. In addition, Pill hormones also result in thick cervical mucus that interferes with sperm transport and may have an effect on fluids in the uterus and Fallopian tubes and on transport for sperm and

egg in the Fallopian tube. These hormones may also affect sperm final maturation and readiness of the uterine lining for implantation.

Hormonal contraceptives that contain only progestin, such as mini-pills, implants, and injectables, as well as emergency contraceptive treatment using hormone pills, also act by blocking ovulation. For these methods, however, the other mechanisms described for Pills also pertain and are believed to play a more important role than is the case for Pills. Women using min-pills and implants, especially, are somewhat more likely to ovulate than are Pill users or injectable users, and emergency contraceptive hormone treatment is in some cases provided after ovulation has already occurred. Thus, the contraceptive efficacy of these methods may involve inhibition of fertilization or steps subsequent to fertilization. Once implantation has occurred and pregnancy is established, none of these methods is effective in interrupting pregnancy or causing abortion.

Two IUD's are currently available in the United States; one releases the hormone progesterone and the other releases copper. Progesterone release causes thickened cervical mucus that blocks sperm transport; the release of copper alters fluids in the Fallopian tubes and uterus in a way that interferes with sperm and egg transport and function. Both can act by inhibiting fertilization, which is considered their primary mechanism of action. In addition, both also alter the lining of the uterus in a way that may be unfavorable for implantation; this effect is probably responsible for the high level of efficacy when copper IUD insertion is used for emergency contraception. Insertion of an IUD in early pregnancy is contraindicated because it may lead to spontaneous abortion and may also result in uterine infection associated with incomplete spontaneous abortion.

In summary, the primary contraceptive effect of all the non-barrier methods, including emergency use of contraceptive pills, is to prevent ovulation and/or fertilization. Additional contraceptive actions for all of these also may effect the process beyond fertilization but prior to pregnancy. For some methods these actions may be significant in contributing to their overall contraceptive efficacy.

## **Individuals Endorsing ACOG Statement of Contraceptive Methods**

Authors: Contraceptive Technology, Seventeenth Edition. New York: Ardent Media, 1998.

Robert A. Hatcher MD  
James Trussell PhD  
Felicia H. Stewart MD  
Willard Cates Jr. MD  
Felicia J. Guest MPH  
Deborah Kowal PA  
Charlotte Ellerston PhD  
Elizabeth Raymond MD

Author: The Whole Truth About Contraception: A Guide to Safe and Effective Choices; Washington, D.C.: Joseph Henry Press, 1997.

Beverly Winikoff MD

Authors: A Clinical Guide to Contraception. Second Edition. Baltimore: Williams & Wilkins, 1996.

Philip D. Darney MD  
Leon Speroff MD

Others:

Sandra Arnold, The Population Council, New York

Michael Burnhill MD, Vice President of Medical Affairs, Planned Parenthood Federation of America

David Grimes MD, Vice President of Biomedical Affairs, Family Health International, North Carolina

Suzanne Poppema MD, Medical Director, Aurora Medical Services, Washington

Allan Rosenfield MD, Dean, Joseph L. Mailman School of Public Health, Columbia University

Kate Thomsen MD, Medical Director, Planned Parenthood Federation of America

## Notable Quotables on Contraceptive Equity

"I urge the EEOC to issue a policy guidance prohibiting the exclusion of contraception from prescription drug coverage. This practice is sex discrimination in violation of Title VII of the Civil Rights Act of 1964."

— **Dr. Ralph W. Hale, Executive Vice President,  
American College of Obstetricians & Gynecologists  
December 16, 1999**

"Respondents have engaged in an unlawful employment practice in violation of Title VII of the Civil Rights Act of 1964, as amended by the Pregnancy Discrimination Act, by failing to offer insurance coverage for the cost of prescription contraceptive drugs and devices...Because Respondents have treated contraception differently from preventive treatments and services for other medical conditions, they have discriminated on the basis of pregnancy... Respondents' explicit refusal to offer insurance coverage for them is...a sex-based exclusion...The inequality in treatment is apparent...[t]his is because Respondents have circumscribed the treatment options available to women, but not to men. Respondents' health plan effectively covers approved, non-experimental treatments for employees' medical conditions *unless* those treatments involve contraceptives. This is unlawful."

— **Decision, U.S. Equal Employment Opportunity Commission  
December 14, 2000**

"This is the fourth or fifth year in a row that teenage pregnancy is still too high. Throughout my tenure as governor, we have encouraged women not to have children until they are able to raise them in an emotional and financially sound manner."

— **Delaware Governor Thomas R. Carper (D)**

"Some HMOs and managed care companies have totally ignored women's health needs. I am thrilled on behalf of the women of Nevada who now will have equity."

— **Nevada Assemblywoman Chris Giunchigliani (D-9)**

"Connecticut voters support 76-18 percent, a proposal to require insurance companies which provide prescription benefits to include prescription birth control methods...women support the idea 81-16, while men back it 71-21 percent. Support among Catholics is 72-23 percent."

— **Quinnipiac College Poll released April 2, 1998**

"Why are oral contraceptives not covered by some insurance plans? Is it benign neglect or is it discrimination? This is a fairness issue."

— **North Carolina Senator, James Forrester (R-39)**

“Kansans expect HMOs and insurance companies to take care of their medical needs...better prevention would save insurers money in the long run.”

— **Kansas Insurance Commissioner, Kathleen Sebelius (D)**

“It’s time to close the longstanding gap in insurance coverage...Women should be afforded the same benefits as men without having to suffer a financial penalty.”

— **Massachusetts Senator Dianne Wilkerson (D-Second Suffolk)**

“Georgia lawmakers did the right thing for women last week...it was no small achievement given that the legislation involved two lightning rods for controversy: sex and insurance.”

— *Macon [Georgia] Telegraph*

“I feel that it is extremely important for oral contraceptives to be covered by the state insurance plan. Currently, Viagra is covered and in the interest of equitable medical care for males and females, oral contraceptives should be covered as well.”

— **South Carolina Governor Jim Hodges (D)**

“...[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.”

— **Sandra Day O'Connor, U.S. Supreme Court Justice**

“I am thrilled to report that the number one legislative priority of the Commission — health insurance coverage of all FDA-approved contraceptives — is now law.”

— **Judith Sutphen, Executive Director, Vermont Governor's Commission for Women**

“Why is a law needed? We hear from the insurance companies that coverage should be market-driven, and so if there was a real demand for contraceptive coverage, the market would prevail. Well, this is simply not true...unfortunately, there is a history of women’s health needs being under-served by the insurance market. For example, insurance coverage for childbirth became a legal requirement only in 1978. Mandated coverage for mammograms is even more recent. Before that, I guess there was no market demand.”

— **New Hampshire Senator, Katherine Wheeler (D-21)**

“Today was a long time in coming. Women should have the same rights as men.”

— **Delaware Senator Margaret Henry (D-Wilmington West)**

[2000]

*Notable Quotables on  
Contraceptive Equity*

February 21, 2001

Senator Gene Therriault  
Chair, Senate State Affairs Committee  
State Capitol  
Juneau, Ak99801

Re: Senate Bill 15, the Women's Health Equity Act.

Dear Senator Therriault:

This is to request a hearing on Senate Bill 15, the Women's Health Equity Act.

Both the American Medical Association and the American College of Obstetricians and Gynecologists believe that insurance policies should no longer exempt contraceptive prescriptions. Affordable access to contraception is medically necessary to prevent unwanted pregnancy and should be available to all who want it to prevent the personal and social costs associated with unplanned and unwanted pregnancies.

Thank you for considering this request for a hearing on Senate Bill 15.

Sincerely,



DeeAnn H. Grummett  
316 Coleman St.  
Juneau, Alaska 99801

Cc: Senator Bette Davis  
Senator Rick Halford  
Senator Drue Pearce  
Senator Randy Phillips

# ALASKA STATE LEGISLATURE

Senate Rules Committee

Senate Judiciary Committee

Department of Law  
Budget Subcommittee



*While in Session*  
State Capitol, Rm. 9  
Juneau, Alaska 99801  
(907) 465-3704  
Fax: (907) 465-2529

*While in Anchorage*  
716 West 4th Ave., Ste 440  
Anchorage, Alaska 99501  
(907) 269-0169  
fax: (907) 269-0172

SENATE MINORITY LEADER  
JOHNNY ELLIS

## MEMORANDUM

April 12, 2001

To: Senator Gene Therriault, Chair  
Senate State Affairs Committee  
Sen. Randy Phillips, Vice Chair  
Sen. Rick Halford, member  
Sen. Drue Pearce, member  
Sen. Bettye Davis, member

Fr: Sen. Johnny Ellis 

Re: Scheduling Senate Bill 15: The Prescription Fairness Act of 2001

---

I am writing to ask for a hearing on SB 15, which would require Alaska health insurers that cover prescription drugs to include coverage for all FDA-approved prescription contraceptives.

Thirteen states already require private insurers to provide comprehensive coverage for contraception. The Washington State Legislature is currently debating prescription fairness legislation with 57 bipartisan co-sponsors. Medicaid, the federal government health plan, and tribal health programs already provide full contraceptive coverage to insured beneficiaries.

While this legislation has been introduced before in Alaska by both Republicans and Democrats, there is new information which makes the issue more topical. In December 2000, the U.S. Equal Employment Opportunity Commission (EEOC) ruled that failure by an employer to provide prescription contraceptives, when its health plan covers other preventive services and devices, constitutes sex discrimination. The Commission based their decision on violations of the federal Pregnancy Discrimination Act (PDA), which is part of the Civil Rights Act, and requires equal treatment of women "affected by pregnancy, childbirth or related medical conditions." Equal treatment also applies to the prevention of pregnancy.

It's a new millenium and I hope you'll agree we can have new attitudes about preventive health care for Alaska families. I urge your support for SB 15.

## The Coalition for Prescription Fairness

Aiding Women in Abuse and Rape Emergencies (AWARE)  
Alaska Chapter, American College of Nurse Midwives,  
Alaska Emergency Contraception Project  
Alaska Health Education Consortium  
Alaska Nurse Anesthetists Association  
Alaska Nurse Practitioners Association, Alaska Nurses Association  
Alaska Pharmaceutical Association  
Alaska Pro-Choice Alliance  
Alaska State Medical Association  
Alaska Women's Health Services  
Alaska Women's Lobby  
Alaska Women's Resource Center  
American Association of University Women  
American College of Obstetrics and Gynecology  
Anchorage Education Association  
Anchorage Women's Commission  
Anchorage Women's Political Caucus (AWPC)  
Arctic Business and Professional Women (ABPW)  
Business and Professional Women (BPW)  
Central Peninsula Counseling Services  
Fairbanks Coalition for Choice  
Juneau Pro-Choice Alliance  
Kachemak Bay Family Planning Clinic  
League of Women Voters of Alaska  
Mental Health Association in Alaska  
National Alliance for Mentally Ill - Anchorage  
National Organization for Women - Alaska  
Planned Parenthood of Alaska  
Southeast Alaska Guidance Association (SAGA)  
Sitka Medical Center  
Sitkans Against Family Violence  
Standing Together Against Rape (STAR)  
YWCA  
Wellspring Center

# ALASKA STATE LEGISLATURE

*While in Session*  
State Capitol, Rm. 9  
Juneau, AK 99801  
(907) 465-3704  
Fax: (907) 465-2529

*While in Anchorage*  
716 W. 4<sup>th</sup> Ave, Ste. 440  
Anchorage, AK 99501  
(907) 269-0169  
Fax: (907) 269-0172



Senate Rules Committee  
Senate Judiciary Committee

Department of Law  
Budget Subcommittee

## SENATOR JOHNNY ELLIS MINORITY LEADER

### Sponsor Statement

## **Senate Bill 15: The Prescription Fairness Act of 2001**

### **Summary of Senate Bill 15:**

Senate Bill 15 amends Alaska Statute (21.42) to require all Alaska health insurers that cover prescription drugs to include coverage for all FDA-approved prescription contraceptives.

Thirteen states already require private insurers to provide comprehensive coverage for contraception. Maryland was the first state to pass legislation, in 1998. Since then, legislation has been adopted by CA, CT, DE, GA, HI, IA, MN, NV, NH, NC, RI, and VT. Medicaid, the federal government health plan, and tribal health programs provide full contraceptive coverage to insured beneficiaries.

### **Who would be covered under this legislation?**

The Alaska Division of Insurance estimates about 30,000 people are insured in small business plans. About 30 percent of this population are women, or about 9,000 total. This legislation excludes churches and self-insured plans. The State of Alaska is a self-insured plan.

### **Why pass this legislation now?**

#### **1. Gender discrimination.**

While nearly all insurance plans cover prescriptions, most exclude coverage of contraception uniquely prescribed to women (i.e., pills, diaphragms, IUDs, and Norplant). Nationwide, two-thirds of insurance companies *fail to cover any forms of contraceptives* and only 15% cover all FDA-approved forms of contraception. In Alaska, only one of 11 insurance companies regulated by the Division of Insurance offers contraceptive coverage (8 of the 11 cover Viagra).

In December 2000, the U.S. Equal Employment Opportunity Commission (EEOC) ruled that failure by an employer to provide prescription contraceptives, when its health plan covers other preventive services and devices, constitutes sex discrimination. It based its decision on violations of the federal Pregnancy Discrimination Act (PDA), which requires equal treatment of women "affected by pregnancy, childbirth or related medical conditions." Equal treatment also applies to the prevention of pregnancy. (EEOC Summary of Charge, section B, <http://www.eeoc.gov/press/12-13-00.html>)

History shows mandates are necessary to secure coverage of women's most basic health care needs. It wasn't until 1978, with the passage of the Pregnancy Discrimination Act, that expenses related to pregnancy, childbirth or related medical conditions were consistently covered by insurance. Similarly, coverage for pap smears and mammograms was excluded from insurance policies until state and federal laws required it in the 90s.

## **2. Avoid protracted lawsuits.**

A legal opinion from the Alaska State Legislature's Division of Legal Services indicates the EEOC's December 2000 gender discrimination ruling would be applicable to all small business and self-insured plans, including the State of Alaska.

## **3. Unintended pregnancies have major public health and social costs.**

Unintended pregnancies are a risk to the entire family and the rest of the community. Findings show a later onset and less frequent prenatal care, higher frequency of low birth weight infants and more child abuse, economic hardship and divorce.

Almost 50% of pregnancies in the nation are unintended; half of those end in abortion. Even married women report that 31% of their pregnancies are unintended. The United States has one of the highest rates of unintended pregnancy in the industrialized world.

In Alaska, there are roughly 16,000 pregnancies per year, 69% of which end in live births, 16% in abortions. ([http://www.hss.state.ak.us/dph/mcfl/dataline/1999/oct99.htm#Unintended Pregnancies Resulting in Live Births](http://www.hss.state.ak.us/dph/mcfl/dataline/1999/oct99.htm#Unintended%20Pregnancies%20Resulting%20in%20Live%20Births))

## **4. Effective contraception saves money.**

There are 140,000 women of childbearing age (15-44) in Alaska. The average woman who wants two children will spend five years trying to get pregnant and more than 20 years trying to avoid pregnancy. Insurers have relied on women and their families to pay out of pocket for contraceptive services and supplies, resulting in women paying 68 percent more than men for medical services. A year's supply of oral contraceptives costs about \$360. A year's supply of Depo Provera can be as high as \$620 a year. The cost of a pregnancy is \$5,000 for an uncomplicated delivery and \$10,000 for a cesarean. Low birth-weight babies are even more expensive.

In Alaska, 42% of live births are unintended. Almost half of Alaska's unintended pregnancies are paid for by a government source. A large number of births are also paid for by private insurance -- costs that are eventually distributed to others in the form of higher insurance premiums. ([http://www.hss.state.ak.us/dph/mcfl/dataline/1999/oct99.htm#Unintended Pregnancies Resulting in Live Births](http://www.hss.state.ak.us/dph/mcfl/dataline/1999/oct99.htm#Unintended%20Pregnancies%20Resulting%20in%20Live%20Births))

Studies show including contraceptives in prescription programs could cost as little as \$1.43 per employee per month to as high as \$3.50 per employee per month. On an annual basis, the high estimate is slightly more than the price of *one month* of oral contraceptives. A 15 percent increase in the number of oral contraceptive users in a health plan would provide enough savings in pregnancy costs alone to provide oral contraceptive coverage for all users in the plan. (*American Journal of Public Health*, 1995)

**Please join me in support of SB 15: the Prescription Fairness Act of 2001.**

---

# Daily News Letters

---

## **Adding birth control to most standard plans wouldn't cost much**

Thanks for your coverage of the Rally for Women's Health in Juneau last week. Soon after, the Alaska Senate unanimously passed a pay equity bill to study sex discrimination in the work force. Yet there's another bill languishing in its first committee of referral that would do more than just study sex discrimination; it would end a portion of it.

In December, the U.S. Equal Employment Opportunity Commission ruled that if your employer's prescription insurance plan covers drugs for prevention, then it must also cover prescription birth control, too.

There are more than 30 Alaska organizations representing thousands of Alaska women and families in support of Senate Bill 15, which would require insurance companies to cover all FDA-approved forms of birth control. In 1998, a similar bill passed the House only to die in its last committee of referral in the Senate. Why? Because the insurance industry and their allies in the Senate don't want to pay. Women don't want to pay, either, and some don't — with disastrous results.

Studies show adding birth control to most standard prescription plans will cost about \$2 per person, per month. Is that so much? No. Please write your legislators and ask them to pass SB 15, or a similar bill in the House, and stop discrimination.

— Diana Rhoades  
Anchorage

# JUNEAU EMPIRE

The Voice of Alaska's Capital City

## LETTERS

4/02/01

### Prescription fairness

We are writing to alert the community to an important proposal in the Alaska Legislature. SB 15, the Prescription Fairness Act, would require health insurance plans that cover prescription preventive drugs to cover prescription contraceptives.

The double-standard that exists in women's health care has become increasingly blatant in recent years, as insurance companies add Viagra to their list of allowable drugs but refuse to cover contraception. Studies have shown that women pay far more than men do in out-of-pocket health care costs. Much of this disparity is attributable to birth control costs.

It is not surprising that the U.S. Equal Employment Opportunity Commission recently ruled that prescription insurance plans that cover prevention drugs, but exclude contraception, are discriminatory.

The Juneau Pro-Choice Coalition believes that all women should have access to safe, legal, affordable reproductive health services. We are committed to helping prevent unintended pregnancy, one of the leading reasons women seek abortions. Pro-life legislators should "walk the talk" and instead of spending time and energy on legislation to increase barriers for women seeking abortions, they should actively support prescription fairness, to help reduce abortions.

Despite the overwhelming logic of the measure, SB 15 has not even been scheduled for a hearing in the Legislature. Please contact Sen. Gene Therriault (465-4797), chair of the Senate State Affairs Committee, and tell him this bill deserves to be heard.

Please support this effort to bring fairness to health insurance and to help ensure that every child is a wanted child. For more information, see our Web site at [juneauchoice.com](http://juneauchoice.com).

**Shannon O'Fallon**  
Chair, Juneau Pro-Choice  
Coalition  
Juneau

---

# Daily News Letters

---

## **Lawmakers should make insurers cover birth control for women**

I am so frustrated about the way women's issues are being addressed in the Legislature that I'm ready to organize a women's health riot.

Eight out of 11 insurance companies in Alaska cover Viagra for men, yet only one covers birth control for women. The insurance industry is opposing birth control coverage, of course, and legislators must be listening.

Here's a question to companies across Alaska: What if all women stopped taking birth control and just pumped out babies instead? Who would work for you? We would all be on family leave, taking your money and bumping up your insurance costs to pay for babies, babies and more babies. I urge responsible Alaskans to please call your legislators in support of SB 15. It's an issue of fairness for women and a medical necessity.

— *Kattaryna Stiles*  
Anchorage