



## HB 3391: Reproductive Health Equity Act Of 2017

Access to reproductive health care is critical for the health and economic security of all Oregonians. The Reproductive Health Equity Act of 2017 establishes comprehensive coverage for the full spectrum of reproductive health services, including family planning, abortion, and postpartum care, for all Oregonians, regardless of income, citizenship status, gender identity, or type of insurance.

### Thousands of Oregonians still lack coverage for the full range of reproductive health services:

- The Affordable Care Act requires insurance plans to pay for the full range of FDA-approved contraceptives at 100%, but it also “grandfathered” some plans, enabling them to apply contraception cost-sharing policies that were in place prior to passage of the ACA. In Oregon, approximately 18,600 women of reproductive age receive healthcare coverage from grandfathered plans, which means they are forced to pay out-of-pocket costs for preventive health services, including contraception. Furthermore, under the new federal administration this coverage is in jeopardy for all women.
- An estimated 43,000 women of reproductive age in Oregon who purchase insurance on the Exchange, as well as an unknown number of women with employer-sponsored coverage, have policies with deductibles of \$2,500 or more. While most plans cover abortion, the cost of the procedure must first come out of this deductible, leaving the procedure unaffordable and inaccessible for many.
- Barriers to access persist even for those who have coverage. Some plans limit the range of contraceptives they cover and restrict timely access to care in cases of network inadequacy.
- 48,000 women of reproductive age in Oregon are categorically excluded from Medicaid and prohibited from purchasing insurance on the Exchange due to their citizenship status, leaving them without coverage for essential health services like reproductive health care.
- Transgender and gender-nonconforming Oregonians need access to services often categorized as “women’s” health care, including gender-specific cancer screenings and the full range of reproductive health services. Unfortunately, when coverage is dependent on one’s gender marker, procedural barriers can hinder access to this necessary and life-saving care.

### The Reproductive Health Equity Act fills these gaps in reproductive health coverage.

The Reproductive Health Equity Act ensures that Oregonians receive the full range of preventive reproductive health services at zero out-of-pocket cost, fills gaps in reproductive health coverage for those categorically excluded from health programs due to citizenship status, and prohibits discrimination in reproductive health care. Specifically, the Act would:

- Require all commercial plans to abide by the ACA provision that prohibits insurers from imposing co-pays, deductibles or co-insurance on preventive reproductive health services.
- Add abortion and vasectomy to the list of reproductive health services that commercial plans must cover at zero out-of-pocket cost.
- Codify the right to safe and legal abortion in Oregon, which is particularly important given the uncertain future of *Roe v. Wade*.
- Establish coverage for the full range of reproductive health care, including family planning, abortion and postpartum care, for Oregonians who are categorically excluded from health programs due to citizenship status.
- Codify a nondiscrimination clause that prohibits discrimination, including discrimination on the basis of gender identity, in reproductive health coverage.

### Support the Reproductive Health Equity Act so all Oregonians have access to the care they need!

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