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**FAMILY PLANNING ADVOCATES OPPOSES FEDERAL "LOSE YOUR BENEFITS BILL"
HIMMAA Would Have Devastating Consequences for Public Health**

**Statement by JoAnn M. Smith
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The Health Insurance Marketplace Modernization and Affordability Act that is being considered by the U.S. Senate would have a serious and damaging impact on health coverage. This dangerous federal legislation puts many women's health services – and the public health – at risk. Just because insurance coverage is taken away doesn't mean people will stop getting sick and needing health care. They just won't be able to afford it.

The New York State Legislature has enacted protective laws to ensure that patients receive the quality health care and fair treatment they deserve. HIMMAA would allow insurance companies to ignore nearly all state laws that require insurance coverage for certain treatments or conditions. Women in particular may lose coverage they have come to depend on ensured through legislation like New York's Women's Health and Wellness Act.

The Women's Health and Wellness Act went into effect on January 1, 2003, making vital preventive health care services and treatment available to more women by requiring insurance plans to cover osteoporosis exams, prescription contraceptives, and breast and cervical cancer screening.

This law helps to end discrimination against women in insurance coverage by enhancing access to reproductive health care including contraception. While birth control is the most widely used prescription drug for women of reproductive age, it was routinely excluded from insurance plans. According to Alan Guttmacher Institute, 49 percent of typical large-group insurance plans failed to routinely cover any reversible contraceptive method. Women of reproductive age were forced to pay as much as 68 percent more for out-of-pocket medical care than men.

In response to this inequity, 23 states – including New York – now require plans that cover other prescription drugs to provide the same level of coverage for prescription contraceptives. Birth control is basic health care. Insurance should cover it and the law should protect that coverage. If HIMMAA were to become law those protections could be lost.

Other reproductive health care services currently covered by insurance in New York that could be threatened by the federal "Lose Your Benefits Bill" include mammography, osteoporosis screening, prostate cancer screening, cervical cancer screening, direct access to OB/GYN services, minimum stays for mastectomy and maternity (ending "drive-through deliveries"), well-child visits, and diabetes monitoring, supplies and education. New York law also contains important consumer protections which could be lost, such as forbidding insurers from excluding pregnancy care under pre-existing condition exclusions.

We are talking about vital medical services that save women's lives. We worked hard to pass the state Women's Health and Wellness Act to ensure that more women could access basic preventive care and end discriminatory practices in health insurance coverage. The federal Lose Your Benefits Bill could wipe out decades of progress.

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