

## Report: Insurers skirt health law's protections for women

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In this March 25, 2015, file photo, Margot Riphagen, of New Orleans, wears a birth control pills costume as she protests in front of the Supreme Court in Washington, as the court heard oral arguments in the challenges of President Barack Obama's health care law requirement that businesses provide their female employees with health insurance that includes access to contraceptives. Some insurance plans offered on the health marketplaces violate the law's requirements for women's health, according to a new report from a women's legal advocacy group. The National Women's Law Center analyzed plans in 15 states over two years and found some excluded dependents from maternity coverage, prohibited coverage of breast pumps or failed to cover all federally approved birth control methods. (AP Photo/Charles Dharapak, File)

Some insurance plans offered on the health overhaul law's new marketplaces violate the law's requirements for women's health, according to a new report from a women's legal advocacy group.

The National Women's Law Center analyzed plans in 15 states over two years and found some excluded dependents from maternity coverage, prohibited coverage of breast pumps or failed to cover all federally approved birth control methods.

The report calls for regulators to do a better job reviewing the plans and for insurers to comply with the law. It calls for more public access to health plan coverage documents, especially as people comparison shop for coverage.

Gretchen Borchelt of the National Women's Law Center said violations leave women "without the coverage they need."

"The health care law has done so much for women. We now need to make sure it reaches every woman and every woman gets the full range of benefits required by the law," Borchelt said.

Karen Ignagni, CEO of the trade association America's Health Insurance Plans, said the report presented a distorted picture.

"Health plans provide access to care for millions of women each day and receive high marks in customer satisfaction surveys. To use highly selective anecdotes to draw sweeping conclusions about consumers' coverage does nothing to improve the quality, accessibility, or affordability of health care for individuals and families," she said.

Health and Human Service Department spokeswoman Katie Hill said the

Obama administration takes "reports of non-compliance very seriously," will continue to provide guidance to insurers and states, and "will explore whether additional measures are necessary."

"Thanks to the (Affordable Care Act), tens of millions of women have gained access to and are using much-needed health care," Hill said.

Under the health law, most health insurance plans must cover all Food and Drug Administration-approved contraceptives as preventive care for women, free to the patient. The idea is to help women determine when they get pregnant and to increase the number of healthy newborns.

The report found 15 insurance companies in seven states that failed to cover all the FDA-approved contraceptives. For instance, a Wisconsin plan excluded sponges. A South Dakota plan wouldn't cover a long-lasting hormonal method that involves a small rod implanted under the skin of a woman's upper arm.

Other plans required financial cost-sharing for some birth control methods but not others, according to the report.

Problems cited by the report included one Tennessee plan that wouldn't cover maternity coverage for dependents, which could include spouses or offspring under age 26. Plans in Colorado and South Dakota limited the number of ultrasounds a pregnant woman could receive. An Alabama health plan capped the number of prenatal visits at six a year.

Health plans in Colorado, Ohio and Tennessee excluded breast pumps from coverage in 2014, the report said.

The analysis found problems with at least one health plan in every state, including on both state-run marketplaces and states relying on the federal HealthCare.gov exchange. The states included in the report are Alabama,

California, Colorado, Connecticut, Florida, Maine, Maryland, Minnesota, Nevada, Ohio, Rhode Island, South Dakota, Tennessee, Washington and Wisconsin.

Most health plans are complying with the law, Borchelt said, so the violations wouldn't affect all of the roughly 6 million women covered on the marketplace.

"We want insurance companies to step up and regulators to do a better job of enforcing the requirements," Borchelt said.

**More information:** National Women's Law Center: [www.nwlc.org/](http://www.nwlc.org/)

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