HB 5576 will make it easier for people across the State of Illinois to get the birth control prescribed to them by their doctor. Covering birth control saves money for individuals, insurance companies and tax payers by decreasing the rate of unintended pregnancies. You may have questions on HB 5576--here are some answers!

**You may have heard:** Women can always challenge coverage decisions made by insurance companies through the formal appeals process.

**The facts say:** The ACA already requires insurance companies to have a simple waiver process where a woman can request coverage without cost sharing for any birth control, even if it is not in her insurance company’s formulary. This process is distinct from the longstanding appeals process, where a woman would be forced to plead her case to a panel of three doctors. When a waiver request is submitted, insurance companies must defer to the judgment of the provider, minimizing the delay and burden placed on patients. Unfortunately, this is not being properly implemented or enforced, so HB5576 seeks to make more birth control available without a waiver request.

**You may have heard:** Women shouldn’t receive a one-year supply of birth control, because it is important that they see their doctors regularly.

**The facts say:** Women are generally not expected to see their doctor more than once a year for their birth control. Birth control prescriptions are typically valid for one full year, but insurance companies often will only cover the cost of the prescription one month at a time. Research shows that giving one full year of birth control decreases risk for unintended pregnancy and, indeed, is more cost effective for insurance companies (compared to paying for 1 or 3 months).

**You may have heard:** Requiring insurance companies to cover more birth control products will hurt their ability to negotiate prices.

**The facts say:** HB5576 still allows insurance companies to negotiate which drugs are included on their formulary and the price they pay for these drugs. The only limitation is when a patient needs a kind of birth control that does not have a perfect match in the insurance company’s formulary—meaning there is no other product in the formulary with the same active ingredients and safety profile. Covering more birth control options will save money for insurance companies, as research shows that birth control is extremely cost effective.

ExpressScripts 2015 Drug Trends Report shows that insurance companies pay about $14.46 each year for one woman's birth control. By comparison, labor and delivery for one healthy pregnancy cost $11,488 in Illinois in 2013 according to the US Department of Health and Human Services.
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**You may have heard:** Insurance companies cover generic drugs to save consumers money.  
**The facts say:** This is not an issue of branded birth control versus generic--the goal is to ensure that the birth control prescribed by a doctor is available without barrier or delay. HB5576 only requires coverage for a brand name birth control drug when no other product has the same active ingredients and safety profile.

**You may have heard:** The ACA already requires coverage for birth control, so we don't need this bill in Illinois.  
**The facts say:** The ACA took an important step forward by requiring insurance companies to cover birth control without cost sharing, but many people still struggle to get the birth control that works best for them. Insurance companies use the waiver process created by the ACA to build a wall between women and the birth control prescribed by their doctor. HB5576 builds on state and federal law to move many drugs out from behind that wall so that patients can get the birth control that is best for them.

**You may have heard:** Prescription drugs are a top driver of health insurance costs. Requiring coverage for more drugs will cause premiums to go up.  
**The facts say:** Birth control is fundamentally different from other prescription drugs. Research shows that adding birth control does not increase premiums for insurance companies because the cost of the drugs is relatively low and the use of birth control actually decreases costs by preventing unintended pregnancy.

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If you have questions or would like to sign on in support of this bill, please contact:  
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