

NATIONAL WOMEN'S LAW CENTER | FACT SHEET | SEPT 2017

## REPRODUCTIVE RIGHTS & HEALTH

## NEW DATA ESTIMATES 62.4 MILLION WOMEN HAVE COVERAGE OF BIRTH CONTROL WITHOUT OUT-OF-POCKET COSTS

The National Women's Law Center has calculated new 2017 estimates that 62.4 million women have insurance coverage of birth control without out-of-pocket costs as required by the Affordable Care Act (ACA). This is approximately seven million more women than the most recent estimates provided by the Department of Health and Human Services, Assistant Secretary for Planning and Evaluation in May 2015. This new data is further evidence that the ACA is working and continues to improve the lives of individuals across the country, despite attempts to repeal it and sabotage its implementation.

The ACA requires most health plans to cover a set of preventive services without out-of-pocket costs, including a specific group of preventive services for women, like birth control, well-woman visits, and breastfeeding support and supplies. The birth control benefit is an incredibly popular part of the ACA and is improving women's health and economic security across the country. Without out-of-pocket costs as a barrier to birth control, some women are able to use prescription birth control for the first time and others are finally able to use more effective, longer-acting – but more expensive – methods of birth control.<sup>2</sup>

## **Estimated Number of Americans with Preventive Services with Zero Cost Sharing**

State	Children (<17 years)	Women (18-64 years)	Men (18-64 years)	Total (0-64 years)
U.S.	38,914,942	62,418,883	59,986,981	161,320,807
Alabama	514,960	906,514	881,503	2,302,977
Alaska	84,773	117,286	113,755	315,813
Arizona	752,461	1,160,152	1,148,584	3,061,198
Arkansas	360,700	553,855	503,730	1,418,285
California*	4,504,260	7,434,307	7,425,647	19,364,214
Colorado*	723,300	1,073,462	1,080,025	2,876,787
Connecticut*	408,101	756,856	730,089	1,895,045
Delaware	107,283	175,229	158,123	440,635
District of Columbia*	61,345	152,600	143,938	357,883

State	Children (<17 years)	Women (18-64 years)	Men (18-64 years)	Total (0-64 years)
Florida	2,165,750	4,046,373	3,689,400	9,901,522
Georgia	1,139,564	2,080,165	1,878,673	5,098,402
Hawaii	182,248	266,629	274,175	723,052
Idaho*	241,016	328,129	320,972	890,117
Illinois	1,665,800	2,516,968	2,450,162	6,632,930
Indiana	905,697	1,300,230	1,248,608	3,454,535
Iowa	407,217	627,233	628,274	1,662,724
Kansas	417,748	566,861	564,118	1,548,728
Kentucky	535,936	851,396	823,234	2,210,566
Louisiana	440,263	792,675	721,997	1,954,935
Maine	123,362	253,171	262,491	639,025
Maryland*	802,846	1,293,244	1,155,483	3,251,573
Massachusetts*	808,130	1,402,434	1,373,257	3,583,821
Michigan	1,207,054	1,948,285	1,975,029	5,130,368
Minnesota*	897,925	1,127,132	1,105,318	3,130,374
Mississippi	304,664	525,517	449,104	1,279,286
Missouri	810,199	1,200,690	1,075,411	3,086,300
Montana	113,553	187,974	186,901	488,428
Nebraska	286,585	374,458	374,860	1,035,903
Nevada	380,662	532,182	532,043	1,444,887
New Hampshire	160,560	287,678	279,723	727,961
New Jersey	1,151,436	1,795,160	1,840,628	4,787,224
New Mexico	180,051	308,113	285,573	773,737
New York*	2,301,739	3,855,517	3,705,315	9,862,572
North Carolina	1,147,785	1,999,751	1,803,292	4,950,829
North Dakota	103,386	147,419	160,699	411,504
Ohio	1,420,607	2,208,431	2,246,307	5,875,346
Oklahoma	449,636	720,705	704,435	1,874,776
Oregon	460,685	785,597	829,399	2,075,681
Pennsylvania	1,592,962	2,681,624	2,534,229	6,808,815
Rhode Island*	117,638	212,570	224,728	554,936
South Carolina	565,251	938,420	866,945	2,370,616
South Dakota	121,955	147,664	174,740	444,359
Tennessee	735,579	1,205,427	1,132,941	3,073,947
Texas	3,509,301	5,141,581	4,938,793	13,589,675



State	Children (<17 years)	Women (18-64 years)	Men (18-64 years)	Total (0-64 years)
Utah	604,813	599,756	618,846	1,823,414
Vermont	80,151	181,585	168,978	430,715
Virginia	1,059,759	1,635,838	1,496,916	4,192,513
Washington*	839,234	1,455,333	1,418,962	3,713,529
West Virginia*	179,383	291,136	303,969	774,488
Wisconsin	696,491	1,157,642	1,208,416	3,062,548
Wyoming	83,139	109,927	113,857	306,923

**Source:** NWLC calculations based on U.S. Census Bureau, Current Population Survey (CPS), 2017 Annual Social and Economic Supplement (ASEC) and Centers for Medicare & Medicaid Services (CMS), 2017 Marketplace Open Enrollment Period Public Use Files. \*CMS has limited data for these states by demographic group on the number of newly enrolled individuals. A national proxy was used to determine these estimates.

**Methodology:** Figures are derived by summing the number of non-elderly individuals with ungrandfathered<sup>3</sup> private health coverage, obtained from most recent Census Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC), and the number of individuals newly enrolled in marketplace coverage during the most recent open enrollment period (OEP), obtained from CMS open enrollment data.

CPS data on private health insurance coverage are from 2016 and are the most recent data available. This analysis assumes that most individuals who reported private health coverage in 2016 continue to have similar private coverage in 2017. The number of individuals enrolled in ungrandfathered private health plans was estimated from CPS health insurance data, and is based on Kaiser Family Foundation findings that <u>83 percent</u> with employer based coverage were in ungrandfathered plans that are required to cover recommended preventive services with zero cost sharing. This analysis assumes that the proportion of those in grandfathered plans with any private insurance is the same as those with employment based insurance.

New marketplace enrollment data from the 2017 OEP report were reported by age and gender for only 39 states. Total newly enrolled marketplace figures and figures for men and women include persons over 65 years old, who make up equal to or less than 1% of total marketplace enrollment in most states. In states where new enrollment by age or gender was not reported (CA, CO, CT, DC, ID, MD, MA, MN, NY, RI, WA, WV), NWLC estimated the number of new marketplace enrollments for women, men, and children by multiplying the numbers of newly enrolled persons (reported for all 50 states and D.C.) for these states by their proportion of national new enrollment. For example, women make up 57 percent of all new marketplace enrollments nationally. To estimate new enrollment in California we multiplied the overall number for new marketplace enrollments by 57 percent to get 195,235 women newly enrolled in marketplace plans. This analysis assumes that the proportion of women, men, and children newly enrolled in the marketplace are similar to national averages. However, these estimates may be higher or lower than actual enrollment for women, men or children in those states.

<sup>3</sup> Un-grandfathered plans are group health plans created after March 23, 2010, group health plans that have implemented significant changes since that date, or individual plans purchased after that date.



<sup>1</sup> Prior calculations of this data were regularly released by the Department of Health and Human Services, Assistant Secretary for Planning and Evaluation, most recently in May 2015, available here: <a href="https://aspe.hhs.gov/system/files/pdf/139221/The%20Affordable%20Care%20Act%20">https://aspe.hhs.gov/system/files/pdf/139221/The%20Affordable%20Care%20Act%20</a> is%20Improving%20Access%20to%20Preventive%20Services%20for%20Millions%20of%20Americans.pdf.

<sup>2</sup> Nat'l Women's L Ctr., *The Affordable Care Act's Birth Control Benefit: Too Important to Lose* (May 2017) *available at* <a href="https://nwlc.org/resources/the-affordable-care-acts-birth-control-benefit-too-important-to-lose/">https://nwlc.org/resources/the-affordable-care-acts-birth-control-benefit-too-important-to-lose/</a>.