

**Testimony of Anthem Blue Cross and Blue Shield**

**In Opposition to L.D. 163,**

**“An Act to Require Health Insurance Coverage for Federally Approved  
Nonprescription Oral Hormonal Contraceptives and Nonprescription Emergency  
Contraceptives”**

**February 5, 2025**

Good afternoon, Senator Bailey, Representative Mathieson, and Members of the Health Coverage, Insurance, and Financial Services Committee. My name is Kristine Ossenfort, and I am the Senior Government Relations Director for Anthem Blue Cross and Blue Shield in South Portland, Maine. I appear before you this morning to testify in opposition to *L.D 163, An Act to Require Health Insurance Coverage for Federally Approved Nonprescription Oral Hormonal Contraceptives and Nonprescription Emergency Contraceptives*.

1. It is important to note that under the Affordable Care Act, insurance coverage for over the counter (“OTC”) contraceptives is already available today at no cost share, when obtained with a prescription. This includes OTC oral contraceptives such as Opill. L.D. 163 is inconsistent with those provisions.
2. Maine took steps to increase access to Oral contraceptives last year, when it authorized pharmacists to prescribe contraceptives
3. The recommended retail cost for one month supply of Opill is \$19.99, versus approximately \$12 for prescribed progestin only oral contraceptives with a prescription. If the Committee is interested in pursuing this legislation, it should send to the BOI for a mandate study. We believe this is that this constitutes a new mandated benefit, as it requires coverage of an OTC medication without a prescription.
4. We are concerned about the precedent of requiring insurance coverage of OTC nonprescription medications without a prescription.

If the Committee believes it is necessary to further facilitate access to coverage of OTC oral contraceptives, we suggest the use of a standing order which would allow

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pharmacies to dispense Opill subject to the standing order and submit an insurance claim, without having to comply with the requirements established by this Committee last year.

Thank you for the opportunity to share our concerns with this proposal. We urge you to vote "ought not to pass" on L.D. 163, and I would be happy to answer any questions you may have.