

Exhibit No. 4
Date 2-8-05
Bill No. SB 351

Testimony Opposed to SB 351
Senate Judiciary Committee

Chairman and Commissioners,

My name is Alison James, and I am here testifying today as a concerned citizen. I am insured through my employer by Blue Cross, Blue Shield of Montana. If and when my husband and I choose to have a family, the expense of our pregnancy would be covered by our insurance.

However, if this bill were to pass, women my age and young families would bear the cost of pregnancy.

If my husband and I decide to have a family, we would have to buy a pregnancy writer in advance, and if we didn't, we would have to pay the full cost of pregnancy and delivery.

For a woman my age, 25 years old, a pregnancy rider costs \$1,066 a year.

Please note that half of all pregnancies are unplanned. Many women that become pregnant may choose not to seek proper prenatal care if they have to pay for the costs out of pocket. They may simply not be able to afford prenatal care. This care alone could prevent hundreds, if not thousands, of dollars of medical costs later.

Furthermore, it is frustrating to me that because I am a woman and would someday like to have a family, I may actually be required to pay more for my health insurance than others.

Please support gender equity in insurance.

Please vote no on SB 351. Thank you.