



Glossary of Terms

Abortion: Induced termination of a pregnancy.

Abstinence-based sexuality education: An abstinence-based sexuality education program will provide medically accurate information, recognize the diversity of values and beliefs represented in the community, and complement and augment the sexuality education children receive from their families, religious and community groups, and health care professionals. See also: *comprehensive, age-appropriate sexuality education*.

Abstinence-only sexuality education: Defined under Section 510 of the Social Security Act (1996) as sexuality education that:

1. has as its exclusive purpose, teaching the social, psychological, and health gains to be realized by abstaining from sexual activity;
2. teaches abstinence from sexual activity outside marriage as the expected standard for all school-age children;
3. teaches that abstinence from sexual activity is the only certain way to avoid out-of-wedlock pregnancy, sexually transmitted infections, and other associated health problems;
4. teaches that a mutually faithful monogamous relationship in the context of marriage is the expected standard of human sexual activity;
5. teaches that sexual activity outside of the context of marriage is likely to have harmful psychological and physical effects;
6. teaches that bearing children out-of-wedlock is likely to have harmful consequences for the child, the child's parents, and society;
7. teaches young people how to reject sexual advances and how alcohol and drug use increases vulnerability to sexual advances; and
8. teaches the importance of attaining self-sufficiency before engaging in sexual activity.

Adolescent Family Life Program (California): A program that is run by the California Department of Health. It operates outside of the public school system and aims to enhance parenting skills, foster healthy relationships and living situations, provide referrals to health

care, and delay second births. See also: *The CAL-Learn Program*.

Advanced practice nurses (APNs): Registered nurses with advanced education (a master's degree in nursing), knowledge, skills, and scope of practice. The term "advanced practice nurse" is used to describe four separate, graduate-level professions within the nursing profession as a whole: nurse practitioners, certified registered nurse anesthetists, clinical nurse specialists and certified nurse midwives.

American Academy of Pediatrics: An organization of 60,000 pediatricians committed to the attainment of optimal physical, mental, and social health and well-being for all infants, children, adolescents and young adults.

The Bill & Melinda Gates Foundation: Guided by the belief that every life has equal value, the Bill & Melinda Gates Foundation works to help all people lead healthy, productive lives. In developing countries, it focuses on improving people's health and giving them the chance to lift themselves out of hunger and extreme poverty. In the United States, it seeks to ensure that all people – especially those with the fewest resources – have access to the opportunities they need to succeed in school and life.

California Work Opportunity and Responsibility to Kids (CalWORKs): A welfare program that provides monetary aid and services to eligible, needy California families.

The CAL-Learn Program (California): A program that is run by the California Department of Social Services. It operates outside of the public school system and aims to enhance parenting skills, foster healthy relationships and living situations, provide referrals to health care, and delay second births. See also: *Adolescent Family Life Program*.

The Center for Health and Health Care in Schools (CHHCS): A nonpartisan resource center at The George Washington University School of Public Health and Health Services. CHHCS builds on a 20-year commitment to achieve better health outcomes for children and adolescents through school-connected health programs and services.

Child Health Plan Plus (CHP+): A low-cost public health insurance program for Colorado children and pregnant women whose household incomes exceed Medicaid eligibility limits, but who cannot afford private health insurance.

City and County of Denver Office of Strategic Partnerships (DOSP): This office serves as a liaison between the City and County of Denver and the nonprofit and philanthropic sectors. DOSP works with individuals, foundations, corporations and nonprofit partners to raise critical funding for cooperative initiatives, foster innovative partnerships to support nonprofits, and engage the entire community in volunteer efforts.

Colorado Association for School-Based Health Care (CASBHC): Established in 1996 as a membership-based organization, CASBHC strives to keep children healthy, in school, and ready to learn.

Colorado Blue Ribbon Commission for Health Care Reform: The statutorily established Commission was created to study and establish health care reform models to expand coverage, especially for the underinsured and uninsured, and to decrease health care costs for Colorado residents. See also: *Rural Task Force of the Colorado Blue Ribbon Commission for Health Care Reform*.

Colorado Division of Civil Rights (CDCR): The Colorado Division of Civil Rights is charged with enforcing Colorado's anti-discrimination laws in the areas of employment (per C.R.S. § 24-34-402), housing (per C.R.S. § 24-34-502) and public accommodation (per C.R.S. § 24-34-602). CDCR also engages in preventive activities by providing training to groups and information to individuals about current laws.

Colorado Division of Insurance: Regulates Colorado's insurance industry and assists consumers and other stakeholders with insurance issues.

Colorado Foundation for Medical Care: Colorado's health care quality improvement organization.

Colorado Model Content Standards: A set of curriculum standards for teaching civics, dance, economics, foreign language, geography, history, mathematics, music, physical education, reading and writing, science, theatre, and visual arts. Of the 13 standards, three (mathematics, reading and writing, and science) are testing subjects included in the Colorado Student Assessment Program (CSAP).

Colorado Nurse Practice Act: Colorado law that lays out the legal definition of the practice of professional nursing and other statutory regulations regarding the practice of nursing in the state.

Colorado Rural Health Care Grant Program: A grant program administered by the Colorado Rural Health Center, the program's purpose is to fund projects that

support Colorado's rural health infrastructure and strengthen the capacity of rural entities to provide primary health care services.

Colorado Rural Health Center (CRHC): An independent, nonprofit, membership-based organization that serves as the state Office of Rural Health for Colorado. CRHC offers programs and services to ensure rural communities have access to adequate health care.

Colorado Rural Mobile Health Project (CRMHP): UnitedHealthcare, in collaboration with former Governor Bill Owens and former Insurance Commissioner David Rivera, contributed \$1 million toward CRMHP to develop and maintain health care services throughout rural Colorado. Eight organizations received \$851,042 to support mobile units providing health care services in rural and underserved areas of Colorado.

Colorado Visiting Nurse Association (VNA): Established in 1889 and incorporated in 1904, VNA provides home care, hospice at home, and wellness services across a 14-county area from Boulder to Pueblo.

Community-based social marketing: Seeks to influence social behaviors not to benefit the marketer, but to benefit the target audience and society at large. It is used to create long-term behavioral modifications in a targeted group of people.

Community health clinic: A clinic that usually serves low-income patients; it is generally not a private practice or a large health care facility.

Community health programs: Programs that carry out community-based wellness initiatives through local recreation centers, neighborhood schools or other community locales. They typically provide preventive screenings and various healthy lifestyle programs.

Comprehensive age-appropriate sexuality education: A comprehensive age-appropriate sexuality program will provide medically accurate information, recognize the diversity of values and beliefs represented in the community, and complement and augment the sexuality education children receive from their families, religious and community groups, and health care professionals. See also: *Abstinence-based sexuality education*.

Comprehensive planning: A term used in the United States by land-use planners to describe a process that determines community goals and aspirations in terms of community development. The outcome of comprehensive planning is the comprehensive plan, which dictates public policy in terms of transportation, utilities, land use, recreation and housing.

Contraceptive: Colorado law defines "contraceptive" and "contraception" as any medically acceptable drug, device, or procedure used to prevent pregnancy. (See Table 1 on page 82, "Contraceptive Methods and Rates

of Effectiveness.”)

Contraceptive counseling: Counseling from a person who is knowledgeable about how contraceptives work and any side effects and who explains different contraceptive methods, assesses whether patients should be using contraception, determines whether a patient’s current contraceptive method is working and is appropriate for the person’s lifestyle, and carries out other related activities.

Denver Teen Pregnancy Prevention Partnership (DTPPP): Convened by the City and County of Denver Office of Strategic Partnerships, DTPPP is a group of organizations collaborating to provide sexuality education to high-risk teens. This multifaceted, collaborative model provides intensive educational programs and curricula that are science-based.

Economic self-sufficiency standard: Calculation of how much money working adults need to meet their basic needs without subsidies of any kind. Unlike federal poverty levels, the economic self-sufficiency standard accounts for the costs of living and working as they vary by family size and composition and by geographic location.

Employee Retirement Income Security Act (ERISA): A 1974 federal law that sets minimum standards for most voluntarily established pension and health plans offered by employers to provide protection for individuals in these plans.

Family planning services: Services provided to enable individuals to manage the number, spacing, and occurrence of children in a family through the practice of contraception or other methods of birth control.

FDA-approved contraceptive drugs and devices: Contraceptive methods that have been approved by the U.S. Food and Drug Administration. These methods include the male condom, female condom, diaphragm with spermicide, Lea’s Shield®, cervical cap with spermicide, sponge with spermicide, spermicide alone, oral contraceptive pills (combination of hormones, progesterone-only mini-pill, 90-day pill [Seasonale®]), contraceptive patch (Ortho Evra®), vaginal contraceptive ring (NuvaRing®), post-coital contraceptives (Plan B®, copper intrauterine device [ParaGard®], accelerated consumption of oral contraceptive pills), injection (Depo-Provera®, Lunelle™), implant (Norplant™), intrauterine device (IUD), periodic abstinence, sterilization (tubal ligation, Essure®), or vasectomy.

Federal Medicaid Program: A federal program available only to certain low-income individuals and families who fit into an eligibility group that is recognized by federal and state law. Medicaid is a jointly funded, state-administered program and each state sets its own guidelines regarding eligibility and services.

Federal poverty level (FPL): Guidelines released every year by the U.S. Department of Health and Human Services for the purpose of defining poverty thresholds for administrative purposes. These are used to determine financial eligibility for certain public benefits such as Medicaid.

Federal Title V Maternal Child Health (MCH) Block Grant Funds: Funds from the U.S. Department of Health and Human Services, Health Resources and Services Administration, Maternal Child Health Bureau. The Maternal and Child Health Block Grant is the only federal program devoted solely to improving the health of all women and children.

Federally qualified health center (FQHC): A “safety net” provider that enhances the provision of primary care services in underserved urban and rural communities. An FQHC may be a community health center, public housing center, outpatient health program funded by the Indian Health Service, or a program serving migrants and the homeless.

Food Marketing Institute (FMI): Conducts programs in public affairs, food safety, research, education and industry relations on behalf of its 1,500 member companies – food retailers and wholesalers – in the United States and around the world.

GENESIS Program: Serves teen parents in Boulder County from pregnancy through the child’s third birthday. The goal of the program is to promote healthy parenting practices within families parented by teens in Boulder County.

Health Resources and Services Administration (HRSA): An agency of the U.S. Department of Health and Human Services; the principal federal agency charged with increasing access to health care for those who are medically underserved.

Healthy Youth Act 2007 (Washington state): Washington state Senate Bill 5297-2007-08 regarding the provision of medically and scientifically accurate sexual health education in schools.

Healthy Youth Alliance (HYA) (Washington state): A coalition of individuals, organizations and agencies working to increase the number of youth in Washington communities who are exposed to researched, proven, and effective sexual health programs. HYA aims to contribute to reduced rates of unintended pregnancy and STI/HIV infection in youth each year.

HIV/AIDS: Acquired immunodeficiency syndrome (AIDS) is a disease of the human immune system caused by the human immunodeficiency virus (HIV). This condition progressively reduces the effectiveness of the immune system and leaves individuals susceptible to opportunistic infections and tumors. HIV is transmitted through direct contact of a mucous membrane or

Table 1: Contraceptive Methods and Rates of Effectiveness[†]**Hormonal Methods**

The effectiveness of hormonal contraception relies on the hormones estrogen or progesterone to inhibit ovulation (the release of an egg from the ovary) and to thicken the cervical mucus to prevent sperm from entering the uterus if ovulation does occur. The hormones also alter the lining of the uterine wall, thereby inhibiting implantation if fertilization does occur.

Birth control pills, combination pills or oral contraceptives	The most frequently used prescription-based contraceptive method, birth control pills are taken daily to deliver a low level of hormones to inhibit ovulation. Dozens of brands of oral contraceptives are sold and differ by hormone combinations, and levels and lengths of each cycle of pills (such as 28- or 90-day cycles). Oral contraceptives that contain the hormones estrogen and progestin are more than 99 percent effective when taken at the same time every day.
Contraceptive patch (“the patch”)	A patch applied externally to a woman’s body each week to slowly release a combination of estrogen and progestin through the skin. The Ortho-Evra® patch is the brand sold in the United States. 99 percent effective.
Emergency contraception (EC)	Used after intercourse to prevent pregnancy, EC affects the ovaries and the development of the uterine lining, making ovulation, fertilization and implantation of a fertilized egg less likely. EC has been available for decades in the form of copper intrauterine devices (IUDs) and accelerated consumption of certain brands of oral contraceptives. Plan B®, the only product on the market that is intended solely as an emergency contraceptive, uses a two-pill regimen to deliver a short, high burst of synthetic hormones to disrupt the hormone patterns needed to support pregnancy. 75 to 89 percent effective depending on the method used, when during a woman’s cycle unprotected sex occurred, and how soon EC was used after intercourse; effectiveness increases the earlier it is used after intercourse.
Implants	Implanon® is the brand name of a flexible plastic rod the size of a matchstick that is implanted under the skin of a woman’s arm. It contains etonogestrel and can be used for up to three years. 99 percent effective.
Injectables	Depo-Provera® is the brand name of a hormone-containing shot that is injected by a health care professional into a women’s upper arm or buttocks to prevent ovulation. It is effective immediately and lasts 11 to 13 weeks. 99 percent effective.
Intrauterine systems (IUS)	Mirena® is the brand name of an estrogen-free intrauterine contraceptive that delivers small amounts of hormone directly to the uterus to prevent pregnancy. The levonorgestrel-releasing IUS is placed in the uterus through the vagina by a health care professional and can last up to five years. 99 percent effective.
Vaginal Ring	NuvaRing® is the brand name of a contraceptive ring that a woman inserts in the vagina close to the cervix. It provides localized delivery of hormones to prevent pregnancy and is replaced monthly. 99 percent effective.

Barrier Methods

These contraceptive methods use a barrier to prevent sperm from meeting an egg.

Condoms	Condoms work most effectively if put on before sexual activity begins. Condoms, made from polyurethane, sheepskin or latex, prevent pregnancy and also help reduce the spread of sexually transmitted infections. 83 percent effective with typical use. Up to 98 percent effective when used as directed.
Diaphragm, cap or shield	These prescription-based barrier methods are inserted into the vagina up to several hours before sexual activity begins. They can remain in place up to 12 hours but must be taken out and cleaned. A health care professional can prescribe them in various sizes. Often used with spermicides to prevent sperm from entering the uterus. 86 percent to 94 percent effective.
Female condom	FC2® is the brand name of female condom sold in the United States. It is a thin, lubricated polyurethane sheath placed in the vagina to prevent the spread of sexually transmitted infections or as a contraceptive. As with male condoms, female condoms work most effectively if applied before initiation of sexual activity. 79 percent to 95 percent effective.

Table 1: Contraceptive Methods and Rates of Effectiveness,[†] continued

Non-Hormonal Methods	
Creams or jellies (suppositories)	Creams and jellies are used as a barrier method as well as a spermicide and spermicidal lubricant. These suppositories are deposited deep in the vagina before sexual activity and release a spermicide when they melt. They also effectively block access to the cervix. Because the effectiveness rate for contraceptive suppositories is 71 percent to 85 percent when used alone, it is recommended that another type of barrier method also be used.
Intrauterine device (IUD, “copper T”)	ParaGard® is the brand name of a hormone-free intrauterine device that can last up to 10 years. The device resembles a “T” shape, is wrapped in copper, and is placed in the uterus through the vagina by a health care professional. The IUD prevents pregnancy by interfering with implantation. 99 percent effective.
Rhythm method, natural family planning or fertility monitoring	When used correctly, a woman monitors which times of the month she is most fertile – during ovulation – and abstains from intercourse or uses a back-up method (such as a condom) during that time. A woman monitors her fertility by observing her cervical mucus and taking her body temperature on a daily basis. 80 percent to 98 percent effective.
Spermicide, sponge or foam	Spermicides are used to kill sperm before it enters the uterus. Spermicides are typically used with another method, such as a barrier method, because of their lower rates of effectiveness. Approximately 74 percent effective when used alone.
Withdrawal	The withdrawal method is when a man pulls his penis out during intercourse before ejaculating. 73 percent to 96 percent effective.
Permanent Methods	
Essure®	Essure® is the brand name for a method of female sterilization that does not involve surgery. A doctor places Essure® implants into a woman’s fallopian tubes by going through the vagina, cervix and uterus. The insert completely blocks the fallopian tubes, stopping sperm from meeting and fertilizing an egg, thereby preventing pregnancy.
Tubal ligation	A surgical procedure in which a woman’s fallopian tubes are severed and cauterized. The procedure cuts off the passageway for eggs that are released from the ovaries, preventing sperm from meeting and fertilizing an egg, thereby preventing pregnancy.
Vasectomy	A surgical procedure in which a man’s vas deferens is cut and tied, stitched, or sealed to stop sperm from mixing with semen, thereby preventing the release of sperm when a man ejaculates.
† Estimated rates of effectiveness assume proper use and do not account for user error.	

the bloodstream with a bodily fluid containing HIV, such as blood, semen, vaginal fluid, pre-seminal fluid or breast milk.

The Illinois Caucus for Adolescent Health (ICAH): Founded in 1977 as the Illinois Caucus on Teenage Pregnancy, ICAH works in the fields of adolescent welfare, workforce development, health and parenting.

Individual market for private health insurance: The sector of Colorado’s health insurance market in which individuals and families who cannot obtain health insurance coverage through a group health insurance plan or a public health insurance program can purchase insurance directly from a carrier.

The Kaiser Family Foundation (KFF): The Kaiser Family

Foundation is a nonprofit, privately operated foundation that focuses on the major health care issues facing the United States and the nation’s role in global health policy. KFF is a recognized source for information about health care statistics and information at the state and local levels that are used to develop public policy.

Large-group health insurance market: The sector of Colorado’s health insurance market in which plans are sold to groups of 51 or more workers. In the large-group market, plans are subject to mandatory benefits; benefit packages can be negotiated within certain boundaries; and rate increases on policies under jurisdiction of the state Division of Insurance require prior approval. Employers that self-insure the health care

plans they offer to employees are regulated by federal law through the Employer Retirement Insurance Security Act (ERISA) and are not subject to the state's regulatory framework.

Low-income: A household income amount that falls below 250 percent of the federal poverty level as determined by the U.S. Department of Health and Human Services.

Maternal, Child and Adolescent Health (MCAH) (California): Promotes healthy living for mothers and their families through programs for reproductive health, family planning, pregnancy, birth defects, infants, children, teens and human stem cell research. Funding is provided through Title V and Title XIX (Medicaid), and the state General Fund.

Medically underserved area/populations (MUA/P): Areas or populations designated by the U.S. Health Resources and Services Administration as having too few primary care providers, high infant-mortality rates, high poverty levels, and/or a large elderly population. These areas may qualify for public grants or other programs to supplement provision of health care services. See also: *Underserved populations*.

Mobile health centers: Traveling clinics staffed mostly by nurses of varying degrees that typically serve small-town and/or rural communities that frequently do not have a permanent clinic.

The National Campaign to Prevent Teen and Unplanned Pregnancy: The National Campaign to Prevent Teen Pregnancy was founded in 1996 to work exclusively on decreasing teen pregnancy in America. At the outset, it challenged the nation to reduce the teen pregnancy rate by one-third over the decade that followed. The Campaign recently decided to refocus its work on reducing the high level of unplanned pregnancy in the United States among adults, especially those under 30, where the vast majority of unplanned pregnancies occur.

National Women's Law Center (NWLC): Since 1972, NWLC has expanded the possibilities for women and girls in the United States. The Center uses the law in all its forms: getting new laws on the books and enforced; litigating groundbreaking cases in state and federal courts; and educating the public about ways to make the law and public policies work for women and their families.

Nurse-Family Partnership: A voluntary program where specially trained nurses visit low-income women in their homes during their first pregnancy and throughout the first two years of their children's lives to increase positive pregnancy outcomes.

Out-of-pocket costs: Any payments an individual patient makes on his or her own for health care or prescription

drug charges.

Peak Vista Community Health Centers: Nonprofit, federally qualified health centers dedicated to providing medical, dental and behavioral health services for people of all ages. The Centers provide primary care services to low-income, uninsured and underinsured working families.

Perinatal: Refers to the time immediately before and after birth and ranges from the 20th to 28th week of gestation through one to four weeks after birth.

The Pregnancy Discrimination Act: Discrimination on the basis of pregnancy, childbirth, or related medical conditions constitutes unlawful sex-based discrimination under Title VII of the 1964 federal Civil Rights Act, which covers employers with 15 or more employees, including state and local governments. Title VII was amended to include the Pregnancy Discrimination Act in 1978.

Prenatal care: Prenatal care is the regular health care women should receive during pregnancy from an obstetrician, midwife, or other qualified health care professional.

Presumed eligibility (for Medicaid): A level of eligibility that enables women to obtain prenatal services early in their pregnancies while they wait for final approval of Medicaid benefits.

Primary care geographic health professional shortage area (HPSA): An area designated by the U.S. Health Resources and Services Administration as having shortages of primary medical care, dental, or mental health providers and may be geographic (a county or service area), demographic (low-income population), or institutional (comprehensive health center, federally qualified health center, or other public facility). These areas may qualify for public grants or other programs to supplement provision of health care services.

Primary care population-based health professional shortage area (HPSA): See: *Primary care geographic health professional shortage area (HPSA)*.

Psychological factors: Factors that are of, pertaining to, dealing with, or affecting the mind as opposed to external factors.

Public awareness and advertising campaigns: Print and electronic media campaigns that have traditionally proven effective in influencing individuals' decisions about which brands to choose when seeking products or services they already have decided to use.

Qualitative factors: Factors whose emphasis is on subjective understanding, communication and empathy, rather than on prediction and control. Qualitative methods vary and are generally based on empirical research.

Reproductive health: Concerns reproductive processes, functions and system at all stages of life. It implies that people are able to have a responsible, satisfying, and

safe sex life and that they have the capability to reproduce and the freedom to decide if, when and how often to do so. Implicit in this is the right of individuals to be informed of and to have access to safe, effective, affordable, and acceptable methods of fertility regulation of their choice, and the right of individuals to access appropriate health care services that will enable women to go through pregnancy and childbirth safely and provide partners with the best chance of having a healthy infant.

Reproductive health services: Includes the full range of health care options an individual may choose throughout his or her reproductive life, including annual pelvic exams and pap smears; proper preventive care, early diagnosis and management of anal, breast, cervical, ovarian, testicular or other cancers; prevention and treatment of sexually transmitted infections (STIs) including HIV/AIDS; screening and treatment for infertility; adolescent sexual and reproductive health; information about and access to all family planning services; and contraceptive drugs, devices or procedures.

Rocky Mountain Youth Clinics: A nonprofit organization consisting of a network of three traditional, free-standing pediatric clinics, two mobile health units, and more than 20 smaller, off-site satellite clinics. RMYC operates Ronald McDonald Care Mobiles throughout the Denver metropolitan area and Colorado's rural communities to provide health and dental care to uninsured children and adolescents. RMYC also provides an early childhood literacy program, a food/clothing bank, a holiday gift assistance program, social work services, education about exposure to secondhand smoke, and tobacco-cessation assistance. Combined, these services create a unique and holistic approach to health care.

Ronald McDonald House Charities: A charity geared toward helping children, Ronald McDonald House Charities' mission is to create, find and support programs that directly improve the health and well-being of children.

Rural Task Force of the Colorado Blue Ribbon Commission for Health Care Reform: The statutorily established Commission was created to study and establish health care reform models for expanding coverage, especially for the underinsured and uninsured, and to decrease health care costs for Colorado residents. The Rural Task Force was one of several established to represent the interests of certain population sub-groups to ensure the health care needs specific to those groups were adequately considered by the Commission.

Safety-net systems and providers: A patchwork of providers that provide medical, dental, and mental health care to low-income, uninsured and underinsured individuals and those enrolled in publicly funded health

insurance programs.

School-based health centers (SBHCs): Clinics that provide primary health care services in schools with high concentrations of low-income students and/or in communities that lack health care providers. All Colorado SBHCs offer immunizations, well-child checks, sports physicals, chronic care management for conditions such as asthma and diabetes, and acute medical care.

Sexually transmitted infections (STIs): Infections that individuals can contract by engaging in sexual activity with someone who has the infection. The causes of STIs are bacteria, parasites and viruses. There are more than 20 types of STIs, including chlamydia, gonorrhea, herpes, HIV/AIDS, human papilloma virus (HPV), syphilis and trichomoniasis.

Shortage Area (Governor-designated and Secretary-certified): See *Primary care geographic/population-based health professional shortage area*.

Small-group health insurance market: The sector of Colorado's health insurance in which plans are sold to groups of one to 50 workers. In the small-group market, plans are subject to mandatory benefits; guaranteed issue subject to exclusionary periods for pre-existing conditions for individuals who don't have prior coverage; and rate increases on policies under jurisdiction of the state Division of Insurance require prior approval.

State Department of Regulatory Agencies (DORA): DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado to ensure consumer protection. DORA is the umbrella agency through which the Colorado Banking, Civil Rights, Financial Services, Insurance, Real Estate, Registrations, and Securities divisions are operated. DORA also administers business/corporate and professional licensing for the state.

State Office of Rural Health: See: *Colorado Rural Health Center*.

Systemic barriers (to contraceptive use or preventing unintended pregnancy): The term "systemic barriers" refers to situations, policies, and/or practices that adversely affect populations with consequences including the perpetuation of poverty; underutilization of health care, education, and other programs that contribute to self-sufficiency; and other factors that correlate to the occurrence of unintended pregnancy.

Temporary Assistance for Needy Families (TANF): A program designed to help needy families achieve self-sufficiency. The four stated goals of the TANF program are:

1. assisting needy families so that children can be cared for in their own homes;
2. reducing the dependency of needy parents by

- promoting job preparation, work and marriage;
- 3. preventing out-of-wedlock pregnancies; and
- 4. encouraging the formation and maintenance of two-parent families.

Became the TANF Bureau within the U.S. Department of Health and Human Services' Office of Family Assistance in May 2006. The Bureau has primary responsibility for the administration of the programs authorized under Title IV-A and Title XVI of the Social Security Act.

Title VII of the federal Civil Rights Act: See: *The Pregnancy Discrimination Act*.

Title IX of the federal Education Amendments of 1972: A comprehensive federal law that prohibits discrimination on the basis of sex in any federally funded education program or activity. The principle objective of Title IX is to avoid the use of federal money to support sexually discriminatory practices in education programs such as sexual harassment and employment discrimination and to provide individual citizens with effective protection against those practices. Title IX applies, with a few specific exceptions, to all aspects of federally funded education programs or activities.

Underinsured: Individuals who have health insurance but are unable to afford their recommended health care.

Underserved areas/populations: Areas or populations designated by the U.S. Health Resources and Services Administration as having too few primary care providers, high infant-mortality rates, high poverty levels and/or large elderly populations. See also: *Medically underserved area/populations*.

Uninsured: Individuals who have no medical insurance.

Unintended pregnancy: A pregnancy that was not planned by the parents.

United States Centers for Medicare and Medicaid Services (CMS): The federal agency responsible for administering the Medicare, Medicaid, State Children's Health Insurance (CHIP), Health Insurance Portability and Accountability Act (HIPAA), Clinical Laboratory Improvement Amendments (CLIA), and several other health-related programs.

United States Department of Health and Human Services (HHS): The U.S. government's principal agency for protecting the health of all Americans and providing essential human services, especially for those who are least able to help themselves.

United States Equal Employment Opportunity Commission (EEOC): Provides oversight and coordination of all federal equal employment opportunity regulations, practices, and policies. Laws enforced by the EEOC include: Title VII of the Civil Rights Act of 1964 (Title VII), Equal Pay Act of 1963 (EPA), Age Discrimination in Employment Act of 1967 (ADEA),

Title I and Title V of the Americans with Disabilities Act of 1990 (ADA), Sections 501 and Section 505 of the Rehabilitation Act of 1973, and the Civil Rights Act of 1991.

UnitedHealthcare of Colorado: An insurance company in Colorado. It is an operating division of UnitedHealth Group, the largest health insurance carrier in the United States.

Washington State Office of Superintendent of Public Instruction: The primary agency charged with overseeing K-12 education in Washington state.