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Make Birth Control Affordable

By VANESSA CULLINS

MY daughter, a divorced mother of three, called me recently to complain about the high cost of birth control. As a physician, I'm familiar with this problem, yet it never fails to frustrate me. Our health care system could save billions — and improve the health of women and families — by placing birth control within every woman's reach. Instead, health insurers continue to charge fees that make it difficult, sometimes impossible, for women to prevent unintended pregnancy.

Believe it or not, my daughter is one of the lucky ones. She works for a health insurance company, and her own coverage includes preventive reproductive health services.

Unfortunately, her plan has a \$1,500 deductible and her contraceptive of choice — an IUD — requires an up-front payment of \$1,200. Lacking that kind of money, she opts for contraceptive injections, which last only a few months but are less costly in the short run.

Millions of American women share my daughter's struggle.

Fortunately, they may soon get a break. In a report due out this week, the Institute of Medicine will review a range of women's health services and will advise the federal government on which ones should qualify as preventive health care under the Affordable Care Act signed last year. If the institute defines birth control as prevention — and the government accepts its advice — women will no longer have to pay deductibles or make co-payments for birth control. The Department of Health and Human Services is expected to decide the matter in August.

The change is overdue. Cost often determines whether a woman is able to choose and maintain her most appropriate method of birth control, especially during hard times. [One in three women voters](#) have struggled to pay for prescription birth control at some point, and have used it inconsistently as a result, a survey commissioned by Planned Parenthood found last year. That's one reason our country has such high rates of unintended pregnancy and abortion.

Nearly half of all pregnancies in the United States are unplanned, but affordable contraception can change that. One study found that as the proportion of unmarried women at risk of unintended pregnancy who used contraceptives increased — to 86 percent in 2002 from 80 percent in 1982 — the abortion rate for the same group fell, to 34 per 1,000 women in 2000 from 50 per 1,000 in 1981.

More affordable contraceptives would also improve health. A 2008 literature review found that women with unintended pregnancies were less likely to receive timely prenatal care, putting infants at greater risk of low birth weight and health problems, and in some cases resulting in more costly deliveries.

Last but not least, easier access to contraceptives would save taxpayers money. Compared with their peers, teenage mothers are less likely to graduate from high school or attain an equivalency diploma; they also make less money and require more federal aid.

When the federal government offered full coverage of birth control to all federal employees in 1998, it experienced no increase in costs. In fact, by some estimates it costs employers more not to provide contraceptive coverage in employee health plans.

Today's system of co-payments and deductibles for birth control compromises the health of families, wastes money and sends a terrible message to women like my daughter: when it comes to planning your family, you're on your own. It's time to change that.

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