

## Affordable Contraception

---

The high cost of contraceptives is a huge barrier to access for many women. Health care costs—including the costs associated with reproductive health care—continue to rise while comprehensive, affordable insurance coverage becomes increasingly scarce. As a result, low- and moderate-income women often forgo the quality reproductive health care and contraceptive drugs and devices they need. Furthermore, even if a woman has prescription drug coverage, her insurance plan may not include coverage for contraceptives. To achieve equality, every woman, no matter her financial stability or health insurance plan, must have access to the full range of contraceptive options.

---

### Public opinion supports equity in insurance coverage for contraceptives.

In 2001, 77 percent of respondents in a nationwide poll supported legislation that would require health insurance companies to cover contraception.<sup>1</sup>

### Not all states ensure that health insurance plans covering prescription drugs provide equitable coverage for contraceptives.

As of November 2006, only 26 states had laws, regulations, or legal opinions that require equitable coverage for contraceptives.<sup>2</sup>

### About half of employer-provided health insurance plans exclude contraceptive coverage.

Approximately half of all Americans with employer-sponsored insurance coverage work for employers who opt for self-insured plans that are exempt from state laws requiring that any health insurance plan covering prescription drugs provide equitable coverage for contraceptives.<sup>3</sup>

### Failure to cover contraceptives is sex discrimination.

The Equal Employment Opportunity Commission and courts in a number of states have determined that refusal to provide contraceptive coverage—medication that is primarily prescribed for and purchased by women—is sex discrimination.<sup>4</sup>

### Low-income women are more likely than their higher-income counterparts to have unwanted pregnancies.

Financial barriers often significantly limit access to contraceptives for low-income women.

### Federally funded family planning clinics prevent unintended pregnancies.

Family planning clinics funded under Title X of the federal Public Health Service Act have helped women prevent 20 million unwanted pregnancies over the last 20 years.<sup>5</sup> Title X clinics provide family planning services to individuals who would not otherwise have access to them.

### Medicaid recipients receive pregnancy-related care but not family planning services.

Medicaid programs are required to cover pregnancy-related care for low-income women living at or below 133 percent of the federal poverty line. However, Medicaid programs are not required to cover family planning services for those same women.

---

<sup>1</sup>Insurance Coverage for Contraception: A proven way to protect and promote women's health, New York: NARAL Pro-Choice America Foundation, 2006.

<sup>2</sup>Ibid.

<sup>3</sup>Ibid.

<sup>4</sup>Ibid.

<sup>5</sup>Boonstra H et al., *Abortion in Women's Lives*, New York: Guttmacher Institute, 2006.