

The cost of contraception

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Emily and Forrest Chatwin, like many young married couples in Utah County, are taking life one month at a time. Emily, 24, an assembly worker in Provo, doesn't mind working to put her husband through the automotive engineering program at UVSC, but admits living on a single income is stressful and has affected their family planning. "Ten years ago I thought that at 24 I would be married and have a child already," Chatwin said. "I thought I'd be a lot more stable, I thought we'd be in a house or at least be starting a family to where I wouldn't have to work full time and put my dreams of a child on hold."

Two bills drafted for the 2002 legislative session are designed to help couples like the Chatwins with family planning by changing health insurance company policies to include coverage of contraceptives.

Sen. Paula Julander D-Salt Lake is sponsoring SB54, the Women's Health Care Parity Bill. The bill calls for prescription equity and if passed would require insurance companies to participate in prescription contraceptive coverage. Julander is upset because the bill has been held up in the rules committee for four years and labeled a "contraceptive only" bill, despite the fact that prescription contraceptives are also widely used as treatment for medical ailments. "Birth control is not just used as a contraceptive. It is used to treat things like ovarian cysts and prevents ovarian cancer," said Lisa Roskelley, 23, an intern for Senator Julander.

The bill has been described as a women's health and equity issue. According to Roskelley, under the current system, women pay more than men for health care. "Why should women's health cost women 60 percent more out of their own pockets, than men?" Roskelley stated.

Senate Majority Leader Steven Poulton R-Salt Lake has proposed a similar bill, S.B. 112, Insurance Coverage of Contraceptives, that is supported by the Utah Federation of Republican Women and the Federation of Independent Business. Poulton claims the two bills are not in conflict, but that S.B. 54 is less likely to pass because it forces all employers to cover contraceptives. In doing so, insurance costs will rise and the contraceptive options covered by the insurance companies will be limited.

Roskelley opposes Poulton's bill because it maintains the status quo. "What it does is say insurance companies ought to offer coverage to employees," said Roskelley. Many insurance companies do currently offer a plan to employers that covers contraceptives, along with other plans that do not. The current system leaves the decision up to the employer rather than the employees and offers no incentives for making contraceptives more available to women, Roskelley said.

According to Sheila Craghead, who works in the insurance department of the Student Health Center, BYU health insurance does not cover birth control, but the student pharmacy does give students a discount on contraceptives.

Students on health insurance are a mere representation of the many people affected by high costs of birth control not covered by insurance companies. According to a national study done by the Journal of Nurse Midwifery, only 15 percent of large-group health plans cover all five primary reversible contraceptive methods and

less than 40 percent cover any contraceptive methods at all. "People that I work with are moms and have young kids at home and can't do it because their husbands either lost their jobs or they don't make enough money or one of them didn't finish school," Chatwin said.

The burden of contraceptive costs often cut into the budgets of couples like the Chatwins. "It is more of a financial strain than anything, because I know that if we had an extra \$30 or \$40 a month we would be able to get out of debt faster if we didn't have to spend it on birth control," Chatwin said.

Roskelley said it is illogical that insurance companies will pay for an abortion, but not contraceptives when the average cost of birth control is \$35 a year compared to the \$1,500 cost of one unintended birth.

Julander is optimistic about the bill and says that progress nationally on this issue in the last year may pave the way for the bill being discussed this 2002 session. According to Julander 17 states, a federal judge and the Equal Employment Opportunities Commission have all taken action against insurance companies, forcing them to cover birth control prescriptions in the last year.

The greatest obstacle for S.B. 54 may be that Senator Poulton, an insurance broker, sits on the rules committee where the bill is currently tied up. In the past four years, SB 54 has never passed the rules committee to be debated and voted on the floor, with Poulton sitting on the rules committee, supporters of SB54 fear that Poulton will hold up SB 54 while promoting the bill he is sponsoring, HB 112.

