

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.

What questions do I ask?

Effective advocacy starts with asking the right questions. How can you create change if you don't first know exactly what is wrong with the status quo? Asking the right questions arms you with the knowledge you need to make a difference in your community. Use this guide to help you use the Healthy Community Checklist on Affordable Contraception to determine if contraceptive information and services are affordable in your community.

Who are the service providers with a stake in this issue?

Before taking action, it is important that you know who in your community is involved with setting the cost of contraceptive services on a daily basis, and who is affected by these costs. We don't all go to the same place to obtain contraceptives, and it is important to know who in your community is actually delivering services — and how much they are charging. Below are a few examples of service providers that are significantly impacted by the cost of contraceptive supplies and services:

- ▶ Medicaid offices
- ▶ Employers
- ▶ Women's clinics
- ▶ OB/GYNs
- ▶ Insurers
- ▶ Pharmacies/Pharmacists
- ▶ Local health departments

Who are the decision-makers?

There are a variety of decision-makers in your community who can make a real difference in ensuring that all individuals have access to affordable contraceptive options. Below are some examples of decision-makers whom you might reach out to when trying to address this issue in your community:

- ▶ Federal legislators (members of the US House and Senate)
- ▶ Executive agencies (Department of Health and Human Services)
- ▶ Governors
- ▶ State legislators
- ▶ Private insurance companies
- ▶ State Medicaid office
- ▶ Employers (those sponsoring health insurance plans)
- ▶ Local or county health departments

With whom can I work?

While it may sometimes feel like you are alone in your belief that all women should have access to affordable contraceptive information and services, the reality is there are many others out there who agree with you. The majority of Americans share your belief that no woman should be denied access to family planning assistance because of her economic situation or health insurance status. The real trick is organizing the like-minded people in your community to work together so that your collective voice is heard loud and clear by decision-makers on every level.

- ▶ NCJW members: As a member of the National Council of Jewish Women (NCJW), you can always look to NCJW for assistance as you tackle these important issues. Think about engaging with:
 - ▶ NCJW sections (yours and others near you)
 - ▶ NCJW State Public Affairs (SPA) chair (if your state has one)
 - ▶ NCJW Washington office
 - ▶ NCJW Action Center
- ▶ If you are not affiliated with NCJW, log on to www.ncjw.org for more information about NCJW's national efforts to secure and protect women's access to affordable contraception and to learn about how to get involved in NCJW's activities in your state.
- ▶ A number of national and local organizations are working to achieve affordable contraceptive access for all. Use the *Resources* list to find organizations with whom you can partner in your efforts to make contraceptive information and services available to all.

What are the laws and policies that affect the affordability of contraceptives in my community?

While the federal government sets guidelines for programs that provide family planning services to low-income women, such as Medicaid and Title X, states also have a number of opportunities to influence the cost of contraceptives. For example, each state monitors those insurance companies doing business within their borders and more than half of all states have laws that require contraceptive equity in insurance

coverage — laws that require insurance plans to cover contraception in the same way that they cover other prescription drugs.

- ▶ To learn more about your state's laws regulating insurance coverage for contraception, contact your state's insurance department. Visit: www.naic.org/state_web_map.htm.
- ▶ Low-income women often receive health care, including family planning services, through Medicaid, a subsidized health care program where access to care is determined by a number of eligibility requirements. However, not every state has the same eligibility requirements for women seeking family planning services. To learn the Medicaid income eligibility requirements for women seeking family planning services in your community, contact your state's Medicaid office. Visit: www.nasmd.org/links/state_medicaid_links.asp.

What is the political climate?

As you begin to assess the health of your community regarding affordable access to contraceptive information and services, consider the political and economic climate in your state and locality. Watch for newspaper articles, letters to the editor, and other media reports that relate to the political and fiscal climates in your state. Is money tight? Is the community generally supportive of Medicaid? These questions and others will help you gauge the general attitude toward this issue in your state.

Don't forget to find out where your community leaders stand on these issues. Access to affordable contraception is not a partisan issue. If you don't already know where your state legislators stand, ask. Do the same for your federal legislators, your governor, and any other decision-maker who has an impact on this issue.