

The High Costs of Birth Control

It's Not As Affordable As You Think

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Many people seem to think birth control is affordable, but high costs are one of the primary barriers to contraceptive access. It is for this reason that the Obama administration recently followed the recommendation of the <u>Institute of Medicine</u> to ensure that birth control will be covered as a preventive service with no cost-sharing beginning August 1, 2012.

Although three-quarters of American women of childbearing age have private insurance, they still have had to pay a significant portion of contraceptive costs on their own.

- A recent study shows that women with private insurance paid about 50 percent of the total costs for <u>oral contraceptives</u>, even though the typical out-of-pocket cost of <u>noncontraceptive drugs</u> is only 33 percent.
- In some cases oral contraceptives approach <u>29 percent of out-of-pocket spending</u> on health care for women with private insurance.
- Women of reproductive age spend <u>68 percent more</u> on out-of-pocket health care costs than do men, in part because of contraceptive costs.

High costs have forced many women to stop or delay using their preferred method, while others have chosen to depend on less effective methods that are the <u>most affordable</u>.

- <u>Surveys</u> show that nearly one in four women with household incomes of less than \$75,000 have put off a doctor's visit for birth control to save money in the past year.
- Twenty-nine percent of women report that they have tried to save money by <u>using</u> their method inconsistently.
- More than half of young adult women say they <u>have not used their method as directed</u> because it was cost-prohibitive.

Women are struggling to pay for birth control at a time when they need it most.

- Nearly half of women ages 18–34 with household incomes less than \$75,000 report they need to <u>delay or limit their childbearing because of economic hardships</u> they've experienced in recent years.
- The average income for working adults ages 18–34 is \$27,458.

So how much does birth control cost exactly? This chart lays it all out.

Contraceptive method	Out-of-pocket cost	Total potential cost without insurance
Oral contraceptives or "the pill"	Doctor's visits: \$35 to \$250 Annual supply: \$15 to \$80 per month, or \$180 to \$960 per year	\$1,210 per year
Intrauterine devices, or IUDs	Doctor's visit, device, insertion, and follow-up care: \$500 to \$1,000	\$1,000 every 5 to 10 years
<u>Implanon</u>	Doctor's visits, device, and insertion: \$400 to \$800 Removal cost: \$100 to \$300	\$1,100 every three years
Injections	Doctor's visits and follow-up care: \$55 to \$290 Quarterly injections: \$140 to \$300 Total cost per year: \$195 to \$590	\$590 per year
Birth control patch	Doctor's visits: \$35 to \$250 Annual supply: \$15 to \$80 per month, or \$180 to \$960 per year	\$1,200 per year
Vaginal ring	Doctor's visits: \$35 to \$250 Annual supply: \$15 to \$80 per month, or \$180 to \$960 per year	\$1,200 per year
Surgical sterilization	Doctor's visits, surgery, and follow-up care: \$1,500 to \$6,000	\$6,000

^{*}The low end of the price ranges are based on average cost for contraceptives with insurance and the high end represent the typical retail price without insurance. Oral contraceptives fluctuated significantly in retail price without insurance and in some cases the out-of-pocket retail cost may be higher than reflected.