# Women Continue to Face Obstacles to Birth Control

Many contraceptives for women are still not free. But an underused federal rule can help.

July 28, 2021 By Caroline Tien

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More than a decade after the Affordable Care Act (ACA) was passed, making it mandatory for private health insurance companies to cover birth control free of charge, women still face barriers to accessing contraception that meets their needs.

From 2015 to 2017, a majority (64.9%) of the 72.2 million women in the United States between ages 15 and 49 were on birth control, per data compiled by the Centers for Disease Control and Prevention. Personal choice regarding contraception is important, according to Kaiser Health News (KHN), because, for example, some women may want birth control that is easily reversed and because women react differently to various contraceptives. However, private insurers are required to cover only one product or service per birth control type, as defined by the Food and Drug Administration (FDA), meaning that few, if any, cover the full range of products and services available.

The 18 classes of FDA-approved methods of contraception include shots, pills, patches, implants, intrauterine devices (IUDS) and vaginal rings.

In one case, Stephanie Force, a young physician recruiter based in Roanoke, Virginia, relied on the vaginal ring NuvaRing to prevent pregnancy before 2020, according to Kaiser Health News. In the first months of that year, however, Force's insurer stopped covering the name-brand item, forcing her to switch to a generic version. But Force experienced headaches and mood changes, sending her in search of alternatives.

One she considered was a nonhormonal vaginal gel the FDA recently approved. However, private insurers are not required to cover contraception types developed or marketed in the years since the ACA took effect. (Another item that falls into this category is an app that estimates ovulation dates based on daily temperature readings and period tracking.)

"There's a real need for new guidance that keeps up with new methods," Mara Gandal-Powers, the director of birth control access at the National Women's Law Center, told KHN.

But in order to get no-cost access to these contraception innovations, women must be prepared to

negotiate burdensome restrictions. For example, insurers may require health care providers to confirm that customers are ineligible for established birth control methods, such as the pill and the patch, before they will cover newer options, even ones that are technically covered by the customer's plan, according to KHN.

While providers can demand an exception to this rule, few women seem to know about this loophole, KHN reported.

"I cannot believe what hoops I have had to jump through between September 2020 and June 2021," Force told KHN. Ultimately, she felt that the best course of action was to switch back to the generic version of the NuvaRing, despite her previous negative experiences with the product.

For women experiencing difficulty getting their preferred contraceptive, Gretchen Borchelt, the National Women's Law Center's vice president for reproductive rights and health, told KHN that she recommends filing an appeal with their insurance provider.

For more on ongoing controversies regarding birth control efficacy and accessibility, read "Should Women With Mental Illness Avoid Using Birth Control?" and "Doubts on Emergency Contraception Pills for Overweight Women."

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