

**Sexual & Reproductive Health** | November 13, 2018

Related Condition Centers [Contraception](#) | [Endometriosis](#) | [Ovarian Cancer](#)

# Here's What Trump's Final Rules on Birth Control Coverage Mean for You

Current lawsuits could prevent it from going into effect.

By [Mattie Quinn](#)



BSIP/UIG/Getty Images

The Trump administration released two final rules earlier this month that broaden exemptions for **birth control coverage** in employer-sponsored insurance plans, allowing even more companies to decide not to cover medication on religious or moral grounds.

Under the Affordable Care Act, all employers are required to cover at least one form of every FDA-approved birth control method in their insurance plans at no cost to the patient. That mandate was loosened a bit in 2014 when Hobby Lobby sued the U.S. government, claiming that covering contraception went against its values as a Christian company. The Supreme Court **ruled in favor of Hobby Lobby** in 2014, arguing that requiring contraception to be included in the health insurance plans of religious-based corporations was a violation of religious liberty.

Now, Trump's **rules on the subject**, which are essentially identical to those first **introduced last year** but are now final, broaden that exemption. One rule allows essentially any company with "sincerely held" religious beliefs (such as churches, religious institutes of higher learning, or for-profit companies with religious beliefs) to exclude contraception from its health insurance coverage, thus requiring employees to pay for them out of pocket. The second allows small businesses and nonprofit companies to claim a *non*-religious moral conviction to exempt them from the mandate as well.

The ACA mandate currently covers any FDA-approved **forms of contraception**, including pills, IUDs, implants, and emergency contraception. Under these rules, a company could object to covering those FDA-approved methods on moral or religious grounds. In the case of nonprofit religious organizations or companies seeking an exemption on the basis of nonreligious moral convictions, they may voluntarily take advantage of an accommodation, according to **the U.S. Department of Health and Human Services**. This would allow them to continue to provide some or all contraceptives to their employees without requiring them to pay a copay, co-insurance, or deductible (if provided by an in-network provider), but it would be their insurer's or a third party administrator's responsibility to actually do so.

## **Basically, the federal government is opening the door to allow more employers to decide whether or not they'll provide insurance coverage for birth control.**

"It allows virtually any employer with a religious or moral objection to exempt birth control," Audrey Sandusky, advocacy and communications director at the National Family Planning and Reproductive Health Association, tells SELF. She expects people who use all types of birth control—including the Pill, IUD, shot, and implant—to potentially be affected, possibly unable to afford their contraception. "What we're talking about writ large is access to all contraceptive methods, which is what the requirement covers," Sandusky says.

However, that doesn't mean that you're necessarily going to get hit with the full price of a pack of birth control pills next time you're at the pharmacy. But it does mean that, if the rules go into effect and you work for a company or nonprofit that's exempt from the mandate, contraception may no longer be listed as a covered benefit the next time you're shopping for insurance. (As mentioned above, your company may elect to take advantage of an accommodation that would still allow them to provide birth control to you at no out-of-pocket cost via a third party, but it's entirely voluntary.)

The Trump administration **predicts** the change will only affect about 200 employers, impacting about 6,400 women (and no more than 127,000 women) across the country. Reproductive health experts, on the other hand, are skeptical.

## **Advocates say it's particularly cruel to potentially take away benefits just as millions of Americans are adjusting to having health insurance for the first time.**

The Affordable Care Act caused a record number of Americans to gain health insurance by requiring more employers to offer health insurance, creating government-run health insurance marketplaces and expanding Medicaid eligibility. "It could leave an untold number of previously insured women in the dark. Depending on how many employers decide to do this, insured people could see their coverage rescinded," Sandusky says.

"I talk to patients every day who have recently gotten health insurance, and it makes them feel like they've 'made it.' For the Trump administration to come in and take away contraception from their health insurance is just cruel," Ghazaleh Moayed, D.O., an ob/gyn and fellow with the Physicians for Reproductive Health, tells SELF.

## **In addition to giving people control over their reproductive lives, contraception comes with various other **health benefits**.**

As **SELF** wrote **previously**, birth control is often the first line of treatment for issues related to or exacerbated by the menstrual cycle's hormonal changes, such as **endometriosis** or **polycystic ovary syndrome (PCOS)**. Some forms of birth control also reduce the amount of menstrual bleeding, ease menstrual cramps, and help regulate your cycle. Additionally, some forms of birth control may lower the risk of endometrial, colon, and **ovarian cancers**.

Because of all the benefits contraception provides for women, Dr. Moayed argues that it's unconscionable to leave the decision to offer contraception up to someone's boss. "I treat women who have to come to the ER with the amount of bleeding they'll have every month. We know one of the best tools to decrease that bleeding is birth control. It keeps women out of the hospital for a number of reasons," Dr. Moayed says.

## **There are a couple of lawsuits making their way through the courts that could shoot the rule down before it goes into effect.**

The attorneys general of California and Pennsylvania **sued the federal government** when a draft of this rule was released a year ago, and the federal government won in each case (though both state officials appealed the ruling). Experts told SELF they expect another lawsuit to be filed now that the rule is finalized.

Sandusky says she's heard from the Trump administration that women who will be impacted by the rule can just go to publicly funded health clinics that offer family planning services at little to no charge. Those clinics, referred to as Title X clinics, are funded through a federal grant that exclusively provides money for family planning services—there are **4,000 Title X clinics** across the country.

But the Trump administration has been threatening to revamp that program as well, releasing a rule that prohibits Title X clinics from giving or referring for abortion care. The rule hasn't been finalized yet, and the American Medical Association **urged the federal government** not to officially adopt the rule. The Trump administration has also **hinted** that they'll prioritize clinics that offer abstinence and natural family planning methods like fertility awareness-based methods in future rounds of grant funding.

"This is another example of chipping away at preventative care that millions of women rely on," Sandusky says. "This administration has not been sympathetic to women's family planning."

**Related:**

- [Yes, Birth Control Is Basic Medicine](#)
- [Trump Rolls Back Rule That Employer Insurance Must Cover Birth Control](#)
- [Here's What a 'Domestic Gag Rule' on Abortion Would Actually Mean for All of Us](#)

---

SELF does not provide medical advice, diagnosis, or treatment. Any information published on this website or by this brand is not intended as a substitute for medical advice, and you should not take any action before consulting with a healthcare professional.

---

[Topics](#) [news](#) [contraception](#) [trump](#) [Endometriosis](#) [PCOS](#) [ovarian cancer](#)

---