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Requirement for Group Health Plans and Health Insurance Issuers to Provide Coverage of Preventive Services under the PatientProtection and Affordable Care Act

Comment On: IRS-2010-0017-0038
Group Health Plans and Health Insurance Issuers Relating to Coverage of Preventive Services under Patient Protection and Affordable Care Act: Amendment

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General Comment

I support the new policy (CMS-9992-IFC2) requiring health-insurance plans to make birth control available without a co-pay.
Contraceptive coverage is highly cost effective. In short term medical costs alone, contraception saves 3 to 4 times as much as is spent. The longer term savings makes providing this coverage an obvious choice, on fiscal basis alone. Having a child is one of the most expensive (both environmentally and economically) decisions the typical person makes. This is far too important to be left as an accident/unintentional act.
The cost to society of providing educating, criminal justice, health care, transportation, etc. for person is huge. This investment is far too much to make on children that are not wanted by their parents. Additionally those who are unwanted typically require even more health care, education and criminal justice services than wanted children. The environmental costs are even more staggering. We can no longer afford the 3 million unintended pregnancies a year. Providing contraceptives at no cost to the user will save billions.
Employers (whether religious or otherwise) should not be allowed to opt out of the requirements. All men and women should have access to contraceptive coverage, regardless of whether or where they work. Since contraceptive coverage saves money, allowing employers or insurers to opt out would increase the cost of insurance for everyone involved. The morality of encouraging people to have children that they do not want is dubious, requiring the employees (and society) to pay the extra cost incurred for those unwanted births is obscene!
Thank you for this important investment in sustainability, cost reduction, environmental protection, crime reduction, reduction in fossil fuel use and men's, women's and children's health.