

Why Everyone (Including Men) Needs Pregnancy Coverage

Recently, some have questioned why everyone should have an insurance plan that covers pregnancy. It's time to set the record straight.

The entire concept of insurance centers around risk pooling for health conditions or events that may never happen. Every insured person carries coverage for health issues they will never experience; for example, women carry coverage for prostate cancer.

Every person in our nation has a vested interest in healthy pregnancies and healthy infants. Healthy children are the future of this country. If plans are no longer required to cover maternity care, women will give birth to more sick infants.

A man is involved in the creation of every baby. Women carry infants, but they do not create them on their own. Women of childbearing age should not be expected to bear the entire cost of all human reproduction.

Half of all pregnancies are unplanned. Half of all women who needed maternity coverage this year did not expect to need it, and neither did their husbands or partners. Nearly every woman will become pregnant at least once in her life and nearly every man will father a child.

If contraception becomes more expensive and harder to obtain, the result will be more unplanned pregnancies. If barriers to contraception increase, more women will find themselves in need of maternity care.

All health plans must include comprehensive coverage for prenatal, maternity and newborn care. Suggesting otherwise is contrary to the purpose of health insurance and devalues the importance of healthy pregnancies and healthy babies.