money. You reduce the number of people getting pregnant therefore you reduce the cost of pregnancy, or low birth weight pregnancies or other kind of pregnancies. If you think about it, why don't health insurance companies provide it now if the argument is

health insurance companies are going to make a lot of money? If the health insurance companies were really acting in their own best interest, they would be giving these pills out for free, if it really saved money.

Kathleen Sebelius: Reducing Pregnancies Will Cut Healthcare Costs

Catholic bishops, social conservatives, and Republican lawmakers have called for the mandate to be revoked so that no insurer, employer, or individual is forced to violate his or her own moral and religious values. Sen. Roy Blunt (R-Mo.) had proposed the "conscience" amendment, later called the "Blunt Amendment," that would have rolled back the HHS mandate, but it was quashed in the Senate on Thursday.

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Sebelius claims that religious organizations will not bear the costs of the healthcare regulation. "The rule which we intend to promulgate in the near future around implementation will require insurance companies, not a religious employer, but the insurance company to provide coverage for contraceptives," the HHS Secretary assured.

However, during the hearing, Rep. Tim Murphy (R-Pa.) charged that contraception distributed to employees at religious institutions under the HHS mandate would not be free. "Who pays for it? There's no such thing as a free service," he contended.

"The reduction in the number of pregnancies compensates for cost of contraception," Sebelius retorted.

"So you are saying, by not having babies born, we are going to save money on healthcare?" Murphy asked, astounded by her answer.

Sebelius countered, "Providing contraception is a critical preventive health benefit for women and for their children."

Again, Rep. Murphy probed for further explanation: "Not having babies born is a critical benefit. This is absolutely amazing to me. I yield back." Sebelius reiterated, "Family planning is a critical health benefit in this country, according to the Institute of Medicine."

Following the hearing, Rep. Brett Guthrie (R-Ky.) suggested that if the contraception mandate does in fact save money on healthcare, there shouldn't be a need for the regulation. He told CNSNews.com:

Their argument is this: Health insurance companies will offer it for free because they make





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Written by Brian Koenig on March 5, 2012



Last month President Obama made an assertion similar to that of Sebelius when he <u>explained</u>, "The overall cost of healthcare is lower when women have access to contraceptive services."

Following the President's remarks, the National Right to Life Committee (NRLC) said the "scam" of suggesting that birth control is free could be expanded to legitimize forcing religious employers to finance abortion. "By ordering health plans to cover elective abortion, health plans would save the much higher costs of prenatal care, childbirth, and care for the baby," alleged NRLC Legislative Director Douglas Johnson. "Under the Obama scam, if a procedure saves money, then that means that you're not really paying for it when the government mandates it."

An interesting aside from the ongoing contraception debate is the potential fiscal and economic consequences that would evolve if birth rates plummeted — the very population-control ideology that Sebelius and the President are advocating.

Whether free contraception will reduce healthcare costs is one argument, but its overall impact on the economy and the government's fiscal shape is another story. Fluctuating fertility rates can stunt economic growth, and when fertility rates fall, they can unleash a damning blow to countries with massive entitlement programs, such as is the case in the United States with Medicare and Social Security.

The replacement fertility rate is roughly <u>2.1 for industrialized nations</u> — meaning, a population in an industrialized country must maintain a rate of 2.1 births per woman to sustain itself. The U.S replacement fertility rate has fallen to slightly above <u>2.0 percent</u>, bumping it below the replacement level needed for the population to replace itself. Due to stagnant economic growth, high abortion rates, and an overall shift in societal values, the U.S. fertility rate is expected to decline further.

This brings us to Medicare and Social Security, the U.S. entitlement programs that the working class finances. Fiscally, Medicare is the larger problem of the two. Not only are healthcare costs rising, the nation has an influx of Baby Boomers that are beginning to retire. Starting January 1, 2011, the first wave of Baby Boomers <u>began retiring</u>, and for the next 19 years, 10,000 of them will retire every single day.

In 2009, the Government Accountability Office projected the unfunded obligations of U.S. entitlement programs at <u>\$45.8 trillion</u> (although other economists and research groups have calculated a much higher figure). Naturally, due to this astronomical number, the country needs a massive workforce to help fund these programs. And to produce more workers, the fertility rate must be enlarged — the very motion the Obama administration is now trying to counteract.

With this in mind, the contraception mandate, combined with the assertions by Sibelius on reducing pregnancies, is not just a moral and constitutional dilemma, but also a fiscal quandary that could be tragic for the nation's financially strapped entitlement system.

Photo of Kathleen Sebelius: AP Images



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