Dear Alice,

My boyfriend and I are both still young and we don't believe in bringing a child into this world without being able to support it financially and without being able to spend as much time with it as we would like. Furthermore, neither one of us could give our child up for adoption. Thus, the only solution for us would be to abort the fetus. We have practiced safe sex EVERY TIME although we are in a completely monogamous relationship.

My question then is how does one go about getting an abortion? Does Health Services perform the procedure or do they refer out? Are the referrals that Health Services make to good doctors or are they some Joe Schmoe doctor who’s just cheap? How much does such a procedure cost? Does insurance pay for the procedure and if so, can parents tell from the insurance company that their child had an abortion? If parents can find out from insurance itemization, can you pay in cash? What type of forms do you need to present before the doctor will perform the procedure in the first place? Thank you.

Signed,
Trying to help others with pregnancy and abortion anxieties

(2)
Dear Alice,

Does Health Services provide referrals to clinics for those interested in abortion procedures? Do you recommend any specific one based upon their positive attitudes towards women and their expertise?

Answer

Dear Trying to help others with pregnancy and abortion anxieties and Reader #2,

You ask good questions and are trying to keep ahead of the game. Remember, if you do practice safer sex ? using protection, be it a condom or other form of contraception, for every act of intercourse ? it is highly unlikely that you will get pregnant. But, there is always that fluke of nature...

Columbia Health [2], specifically health care providers at Medical Services (Morningside) [3] don’t perform pregnancy terminations, but they make referrals to private doctors and clinics
throughout Manhattan that do. The doctors and other clinicians that on-campus providers make referrals to (for any health condition) aren't Joe Schmoe doctors, but reputable health care providers and clinics that have been checked out personally by the Columbia staff. Many of these health care providers work with Columbia students regularly and understand their needs. Medical Services maintains lists of referrals with many options so that students may choose a provider based on their needs.

Women are also encouraged to be aware of their instincts when talking with clinics and providers' offices over the telephone. If you don't feel comfortable with the way you're treated when asking questions or making an appointment, the likelihood is that you won't feel better when you actually go to the clinic. Similarly, if you make an appointment, go into the office, and then feel wary, you may always leave and reschedule with a different provider, assuming you have the time. You may have to pay a missed appointment fee, but you won't have to pay the whole charge for the procedure.

A student may have coverage for pregnancy termination through her health insurance program. Since Columbia requires every student to be enrolled in the University's student health insurance plan or demonstrate comparable coverage, she may be covered. Students on the Columbia plan will have coverage for pregnancy termination; however not all comparable plans provide coverage for this service, so it is important to check coverage before making an appointment. Most health insurance plans outline covered services on their websites. Keep in mind that regardless of the coverage used, additional costs may be associated with a procedure, and the student would be responsible for those. More often than not, the full fee must be paid in advance, usually by cash or check, and then the student will get reimbursed.

If a student chooses instead to utilize benefits from her non-Columbia insurance plan, and she is concerned about parents, guardians, or a partner finding out about her health care needs, she would speak with the provider performing the abortion about her situation before having the procedure done. There are some requirements associated with state laws that govern the confidentiality of health information for minors and thus important to ask situation-specific questions of the provider in advance. For more information regarding the reproductive health care rights of minors, read The pill - where do I get it and do my parents have to know? in the Sexual and Reproductive Health Archives.

Students needing abortion services who prefer not to activate their private insurance for confidentiality reasons can make an appointment to talk with a health care provider at Medical Services (Morningside) about lower-cost clinics and options in New York City. There are a number of options available, including those where costs are determined with a sliding scale-fee based on income. An assessment and referral by a health care provider at Medical Services isn't necessary to access coverage, but it is encouraged. This way, the student has had the opportunity to discuss her options, gain a referral to a trusted health care provider, and can follow-up on-campus as needed. All health care services at Columbia are confidential. Many medical situations carry much weight, but hopefully insurance details won't add to the situation. Continue to ask questions and explore your options and available resources to best meet your health needs.

Alice!

Category: Sexual & Reproductive Health
Pregnancy Options [9]

Related questions

Signs of early pregnancy and abortion info [10]
The abortion pill (mifepristone) [11]
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Can you get pregnant within two weeks of having an abortion? [15]

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