Sex Prescriptions Covered by Insurance?

By Jamie Wells, M.D. — January 12, 2017

Basic—but vital—needs being met contribute significantly to overall health and well-being. They play a substantial role in disease prevention, maintenance and the success of many therapeutic interventions.

A well-balanced diet, sufficient sleep, routine exercise and social connection are core tenets that empower us to go out into the world each and every day. These necessary tools of daily living serve to improve our physical and mental health.

Sex is also considered an essential component of life and wellness. Touch, intimacy and the resultant pleasurable physiologic responses bestow a number of benefits and facilitate the ability for us to participate in the experience of being human.

Though most research in the United States tends to emphasize the negative aspects of our sexual health by focusing on sexually transmitted diseases and promoting measures to impede their spread, less work is focused on the importance of regular (safe) sex to emotional, psychological and somatic well-being. The message of the former is very significant to curbing spread of sexually transmitted infections and is discussed in Gonorrhea and Chlamydia and Syphilis, Oh My! [2] as well as Gargling with Listerine Impedes Oral Gonorrhea? [3] These issues are on the rise in the U.S., so support of education about prevention and treatment is exceedingly valuable and imperative to optimizing our public health.

Safe sex—inclusive of consistent condom use along with additional modes of protection and contraception—is extremely important to the prevention of disease and unwanted pregnancy but not the feature of this article per se.

So, let’s pivot to what is the latest news in the arena of sexual health. First, it is crucial to
appreciate that there are countries where sex work has been legalized. Germany is one, the Netherlands another apparently.

According to the Associated Press, Berlin (AP),

“A German opposition lawmaker’s suggestion that authorities could subsidize paid sex for patients who require nursing care has drawn critical reception. Elisabeth Scharfenberg, the opposition Greens spokeswoman on care policy, told the Welt am Sonntag newspaper she could imagine authorities “financing sexual assistance.” The newspaper said the idea is based on a system in the Netherlands, under which applicants must prove a medical need and show that they can’t otherwise pay for a sex worker.

Lawmaker Karl Lauterbach of the governing Social Democrats told Monday’s Bild daily that “we don’t need paid prostitution in homes for the elderly, and certainly not on prescription.” The German Patient Protection Foundation said people who have to fight for help on basic matters such as washing and eating have other concerns.”

Since we aren’t where Germany is with respect to legal prostitution, this precise example doesn’t necessarily translate; however, many services that support sexual and reproductive health already abound here. In most cases, erectile dysfunction drugs, externally applied vacuum erection devices or penile implants for example are covered on insurance plans.

Some plans even cover alternative therapies for a host of conditions outside the sexual realm.

With pets demonstrating well-documented, substantial benefit to mental and cardiovascular health, for instance, is their coverage a given down the line? The test for insurance carriers will likely be whether financial and other costs prove to offset the price of medicines for more severe forms of post-traumatic stress disorder (PTSD) or psychiatric disease, for example.

Why this AP story is controversial—at present—is not a surprise. Certainly, the issues of STD and pregnancy prevention come into play as they always should regardless of whether the conversation is about sex workers or sex partners for that matter. But, does this notion—in general—serve to open the discussion of what insurance will and won’t cover in our immediate and long-term future?

Food for thought.