A COMIC BOOK

UNIVERSAL BASIC CONTRACEPTION

Free to choose. Free to plan.



International Services Assistance Fund

THE ADVENTURES OF

UNIVERSAL BASIC CONTRACEPTION

Free birth control for every fertile person — paid for by Uncle Sam



International Services Assistance Fund (ISAF)

Universal Basic Contraception

A comic book from the International Services Assistance Fund (ISAF)

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This book is advocacy and education. It is not medical, legal or financial advice. Choose a contraceptive method with a licensed clinician. The Lippes Loop and quinacrine sterilization (QS) are not FDA-approved and are not available in the United States today.

Costs, insurance rules and abortion laws change. Figures are approximate as of late 2026; sources are listed at the back of the book.

All characters are fictional. Any resemblance to real persons is coincidental. The Loop image is courtesy of ISAF.

First edition, 2026



This book is dedicated to

SARAH G. EPSTEIN

Sally, the love of my life, with whom I shared a blissful journey of 34 years. I miss her intensely.

"Our top priority should be to ensure that free contraception is available to everyone everywhere in all cities, towns, villages and rural areas of the world."

— Sarah G. Epstein

— Donald A. Collins

CHAPTER 1: MAYA'S BIG WORRY

Meet Maya. She's 23, works at a café, and wants to finish college.

Monday. Maya's rent is due. Her tuition is due. And her period is late.

Wait... is it Monday or Thursday I'm supposed to start? Ugh, I can't afford a baby right now!



DR. ROSA

Maya, you're not alone. Nearly <u>half</u> of all U.S. pregnancies have been unintended.





Next day: a negative test. PHEW!

PHEW!

Okay. I never want to feel that scared again. But birth control costs money I don't have.



DR. ROSA
What if birth control were FREE for everyone who can get pregnant — or get someone pregnant? Every method. No bills. No paperwork.

MAYA
That sounds like a superpower!





WHAT IS U.B.C.?

Universal Basic Contraception, explained in one breath.



EVERY FERTILE HUMAN GETS FREE CONTRACEPTION — PAID FOR BY THE FEDERAL GOVERNMENT.



Universal

Everyone who can get pregnant or cause a pregnancy is covered.



Free

$0 at the clinic or pharmacy. No copays, no deductibles.



Every method

The method that fits *you*, chosen with your clinician.

MAYA

Kind of like how public schools are free for every kid?





DR. ROSA

Exactly. We start with women, because they carry the pregnancy. Then we cover men too.



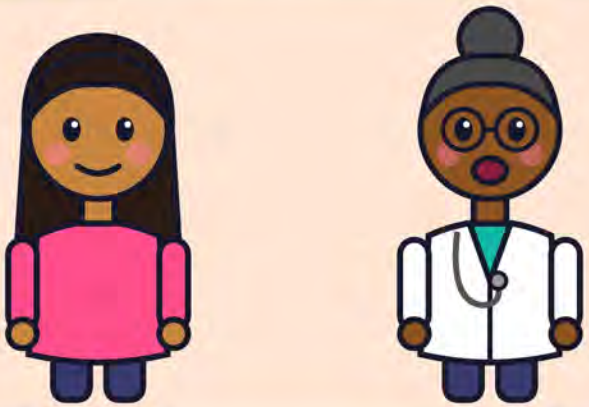
The idea is simple. Getting there takes three things:

1	2	3
Federal money	**Low-cost methods**	**Trained providers**
to pay for every method	so the bill stays small	in every community

WHY START WITH WOMEN?

Because she's the one who carries the pregnancy.

Pregnancy happens in a woman's body. So do the risks, the doctor visits, and often the time off work.



DR. ROSA

Pregnancy and birth carry real health risks. Women also tend to bear most of the cost of raising a child they didn't plan for.



A MISSED PILL ISN'T JUST A "WHOOPS."

- It can mean dropping a class.
- Losing a shift — or a job.
- Putting savings toward diapers instead of a degree.



MAYA
So she should get first pick of every method, free. Her choice, her body, her future.

JAKE
And guys? We're next in line. We want a say too!







UBC ENDS "MANDATORY MOTHERHOOD"

When a woman has no affordable way to prevent pregnancy, motherhood stops being a choice. With every method free, no woman becomes a mother just because birth control cost too much.

THE CONTRACEPTION MENU

Ranked by how well each works in real life (typical use, first year).

Pregnancies per 100 women in the first year of typical use (CDC estimates — please verify current figures):

Top tier fewer than 1



Implant (0.1) · Hormonal IUD (0.1–0.4) · Copper IUD (0.8) · Tubal sterilization (0.5) · Vasectomy (0.15)

Very good 4–7



Shot (4) · Pill, patch, ring (7) — work best when you never miss

Okay 13–23



Male condom (13) · Diaphragm (17) · Withdrawal (20) · Female condom (21) · Fertility awareness (2–23)

Backup



Emergency contraception after sex: morning-after pill or copper IUD

DR. ROSA

The best method is the one you'll actually use — and that fits your body, your plans and your budget. Condoms are the only method on this list that also protects against STIs.

SET IT & FORGET IT

Long-acting reversible contraception (LARC)



The Implant

A matchstick-size rod in the upper arm. Lasts up to about 5 years. Hormonal (progestin).



Hormonal IUD

Small T in the uterus. Lasts about 3–8 years depending on brand. Often lighter periods.



Copper IUD

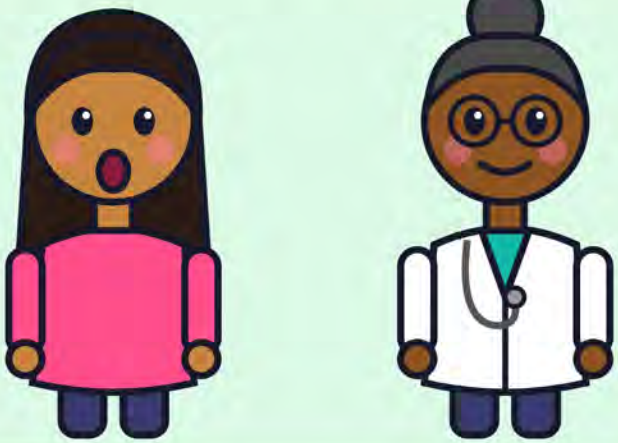
No hormones. Lasts up to about 10–12 years. Also works as emergency contraception.



Coming back? The Lippes Loop

An inert plastic IUD — no hormones, no copper. Not sold in the U.S. since 1985. See page 29!

MAYA
A clinician puts it in. Then I don't think about birth control for *years?*



DR. ROSA
Yes — and it's reversible. Take it out and fertility returns. The catch? Up to $1,300 upfront without insurance.

$1,300?!

DAILY, WEEKLY, MONTHLY

Short-acting hormonal methods



The Pill

One pill every day. Prescription pills, plus Opill — the first U.S. over-the-counter daily pill (approved 2023).



The Patch

Stick on a new one each week, 3 weeks out of 4.



The Ring

A soft ring placed in the vagina; most last about a month (one brand lasts a year).



The Shot

An injection about every 3 months (12–13 weeks).

Lena, a nursing student, tries the pill...

LENA

Exam week. Night shift. Did I take it this morning?? I can't remember!



DR. ROSA

That's why real-life results are lower than "perfect use." A refill, a pharmacy trip and a daily alarm all have to go right.



BARRIERS, BODY CLUES & BACKUP

Methods you use at the moment, or plan around



Condoms (male & female)

Cheap, no prescription — and the only methods that also block STIs.



Diaphragm, cap, sponge & spermicide

Placed before sex. Need practice and planning.



Fertility awareness

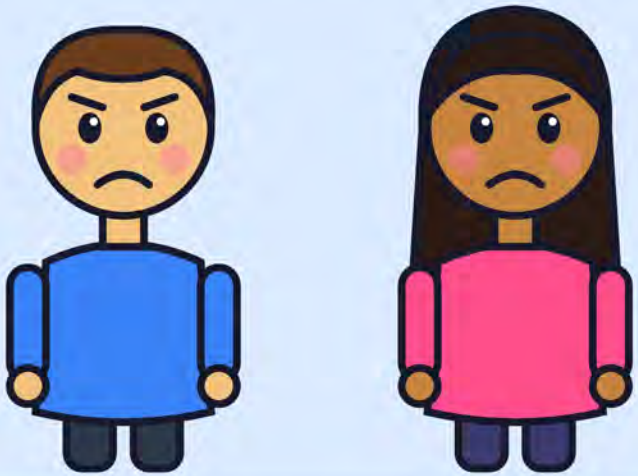
Track temperature, mucus and cycle days. Takes daily attention.



Emergency contraception

Morning-after pills work best soon after sex; a copper IUD within 5 days works best of all.

JAKE
Condom broke. What do we do?!



DR. ROSA
Don't panic. Emergency contraception isn't an abortion — it helps prevent a pregnancy from starting. Some pills are sold over the counter. Sooner is better.



DONE HAVING KIDS?

Permanent methods (sterilization)



Tubal sterilization (women)

Surgery to close or remove the fallopian tubes. Usually needs an operating room and anesthesia. About $0–$6,000.



Vasectomy (men)

A quick office procedure that blocks the tubes carrying sperm. Usually local numbing. About $0–$1,000.



Non-surgical option in research: QS

Quinacrine sterilization uses tiny pellets placed through the cervix — no incision. Not FDA-approved. See page 31!

Meet Sam and his wife. Three kids. They're done.

SAM

A vasectomy is simpler and cheaper than her surgery. My turn to step up!



DR. ROSA

Sterilization is meant to be permanent. Reversal is costly and may not work, so be sure — and decide for *yourself*, free from pressure.



THE GUYS' CORNER

What men can use today — and what's coming

METHOD	HOW WELL IT WORKS	GOOD FOR
Condoms	About 13 pregnancies per 100 couples per year (typical use)	Every man; the only male method that blocks STIs
Vasectomy	Fewer than 1 per 100 — one of the most effective methods there is	Men sure they want no more children
Withdrawal	About 20 per 100	Better than nothing; best paired with another method
Male pill or gel	In clinical trials — not yet FDA-approved	Maybe the future! (verify current status)

JAKE
Wait — that's it? Women get a whole menu and we get two items?



DR. ROSA
For now. That's why women come first in UBC. But a man who uses condoms or gets a vasectomy is protecting his partner — and his own future.





Under UBC, condoms and vasectomies would be free too. Today, insurers aren't required to cover vasectomies at $0 (see page 27).

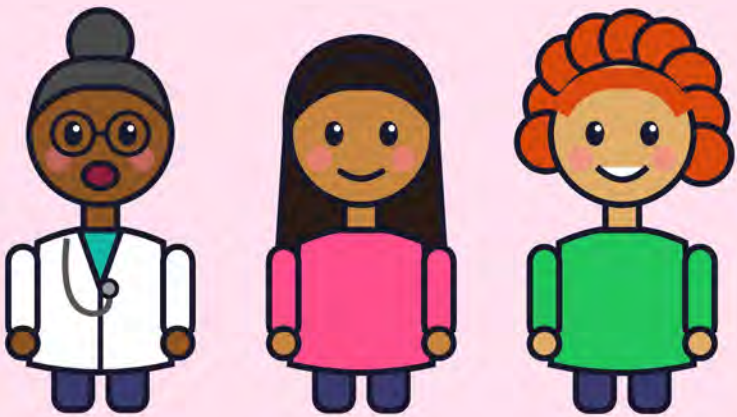
WHICH METHOD FITS ME?

Questions to bring to your clinician

IF YOU...	CONSIDER...
Want kids someday, not now	Implant or IUD — top-tier protection that's easy to reverse
Want no hormones	Copper IUD, condoms, diaphragm, fertility awareness
Like a daily routine	The pill (including over-the-counter Opill)
Hate daily routines	Implant, IUD, shot, or ring
Have more than one partner	Any method plus condoms for STI protection
Are sure you're done having kids	Tubal sterilization, a partner's vasectomy, or a long-acting IUD
Just had unprotected sex	Emergency contraception, fast

DR. ROSA

Some methods aren't safe with certain health conditions. Estrogen methods, for example, may not suit smokers over 35. That's why a short talk with a clinician matters.



WHEN CONTRACEPTION FAILS

Abortion: the backup when a pregnancy is unwanted

DR. ROSA

Even the best method can fail. And sometimes people don't have a method at all. That's where abortion comes in — as a last resort, not a first choice.



MEDICATION ABORTION

Two medicines (mifepristone, then misoprostol), taken 1-2 days apart. FDA-approved through 10 weeks of pregnancy. National median self-pay price: about $563 (2023 data).

PROCEDURAL ABORTION

Done in a clinic. Median self-pay price about $650 in the first trimester and about $1,000 in the second (2023 data). Costs rise as pregnancy goes on.

Since the Supreme Court's 2022 Dobbs decision, abortion laws differ sharply from state to state. Check the current law where you live.

MAYA
So the cheapest, kindest plan is to prevent the pregnancy in the first place?



DR. ROSA
Exactly. Prevention is cheaper, safer and less stressful. That's the heart of UBC.



PRICE TAGS, TODAY

What methods can cost without insurance (approximate, 2023-2026 sources)

METHOD	APPROX. COST WITHOUT INSURANCE	HOW OFTEN
Male condoms	About $2-$6 for 3	Each time
Prescription pill	$0-$50 per month, plus exam	Monthly
Opill (over the counter)	Suggested $19.99/month or $49.99 for 3 months	Monthly
Patch	$0-$150 per month	Monthly
Ring	$0-$200 per month	Monthly
Shot	$0-$150 per shot	Every 3 months
Implant	$0-$1,300	Up to ~5 years
IUD	$0-$1,300, plus insertion & visits	3-12 years
Diaphragm / cap	$0-$250 / $0-$275	1-2 years
Vasectomy	$0-$1,000 (some sources say more)	Once
Tubal sterilization	$0-$6,000	Once
Medication abortion	Median ~$563 (in-person clinic, 2023)	If needed

Ranges mostly from Planned Parenthood via GoodRx, KFF and others. "$0" usually means a sliding scale or public program. Prices vary by place — please verify.

MAYA
$1,300 for an IUD? That's two months of my rent!



LENA
And $6,000 for tubal surgery? Yikes.



WHAT ABOUT INSURANCE?

Good news, with holes in it

The Affordable Care Act (ACA):

Most private health plans must cover FDA-approved birth control methods for women — including tubal sterilization — with $0 out of pocket. Medicaid also covers family planning.



The holes:

- No insurance? You pay the full price (page 25).
- Vasectomy and male condoms aren't required to be free.
- Some religious employers can opt out.
- Plans sometimes wrongly deny or charge — a 2026 federal GAO report found violations.
- Court fights continue: a 2026 lawsuit again challenges the coverage rule.

Maya lost her café job's insurance when her hours got cut...

MAYA
My IUD appointment: $0 last year. This year: full price?!



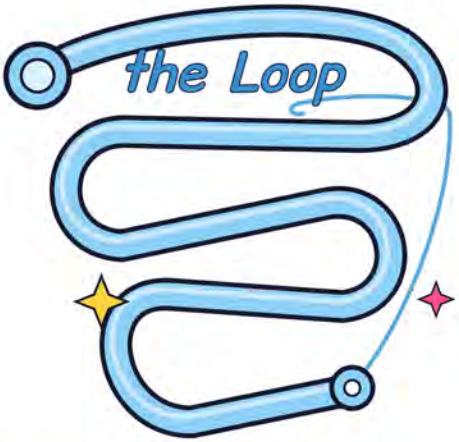
JAKE
And my vasectomy isn't free even WITH insurance. I hit the deductible first.



A PATCHWORK ISN'T UNIVERSAL. UBC WOULD CLOSE EVERY HOLE: FREE FOR EVERYONE, EVERY METHOD, NO MATTER YOUR JOB, PLAN OR STATE.

BRING BACK THE LOOP!

A simple, hormone-free IUD — offered for FREE



THE LIPPES LOOP

- Invented by Dr. Jack Lippes of Buffalo, N.Y.; first distributed in 1962.
- Made of flexible, inert plastic — no hormones, no copper.
- Used in the U.S. until 1985, when the maker stopped selling it, citing economic reasons.
- Simple to make — so it could cost very little per woman.

MAYA

No hormones AND it could be free? Where do I sign up?



DR. ROSA

ISAF wants to bring the Loop back and give it away free — a simple, long-acting option for women who want to space or delay pregnancy.



STATUS CHECK: The Loop is not currently sold or FDA-approved in the U.S. As an IUD, it is a Class III medical device and must earn FDA premarket approval (PMA) before American women can use it. ISAF is working toward that.

Like every IUD, it is placed by a trained clinician, and it carries risks your clinician will explain, such as expulsion and, rarely, infection or perforation.

QS: STERILIZATION WITHOUT SURGERY

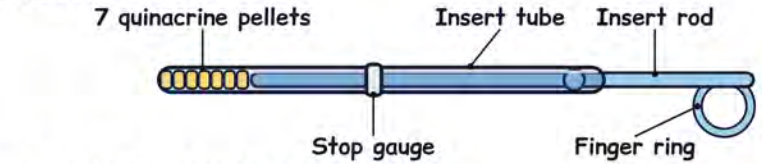
Quinacrine sterilization — a permanent method under research

ISAF

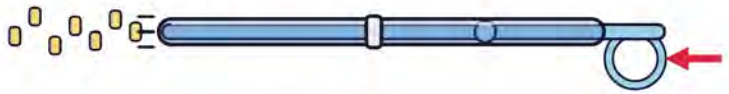
QS

Permanent Contraception for Women ®

1. LOADED



2. PUSH THE ROD: PELLETS ARE RELEASED



HOW QS WORKS

- A clinician places small quinacrine pellets in the uterus through the cervix, using an IUD-style inserter — twice, one month apart.
- The pellets cause a natural immune response that closes the openings of the fallopian tubes in about three months. Until then, she keeps using her regular contraceptive.
- No incision, no operating room, no general anesthesia.
- Since 1977, more than 200,000 women in about 54 countries have received QS.

SAM'S WIFE, GRACE

I'm 41 with three kids. A permanent method without surgery? That would change everything for women like me.



DR. ROSA

ISAF argues QS could make permanent contraception cheap and easy to deliver everywhere. But it has to prove safety first.



STATUS CHECK: QS is not FDA-approved. Its U.S. research application (IND 074802) has been on FDA clinical hold since 2007, based upon a rat study that ISAF considers dishonest. ISAF says the study gave rats 21 to 107 times the dose a woman receives, killed one-third of the rats, and that these toxic doses caused the cancers. ISAF has asked FDA to lift the hold and plans a Phase III clinical trial. Until approval, QS should not be offered outside an authorized study.

THE ROAD TO UBC

ISAF's case: two low-cost methods could make free contraception affordable for the nation

Why the Loop and QS? Because a national program has to pay for millions of people. ISAF's argument:



The Loop: delay & space

One simple plastic device protects for years. No hormones, no monthly refills, little to manufacture.



QS: done for good

Permanent protection in office visits — no surgery bill, no operating room, no anesthesia team.

1 Win FDA approval
Prove the Loop and QS are safe and effective in modern clinical studies.

2 Federal funding
Congress pays for every method, for every fertile person — starting with women.

3 Train providers
Clinicians in every county able to offer every method, the Loop and QS included.

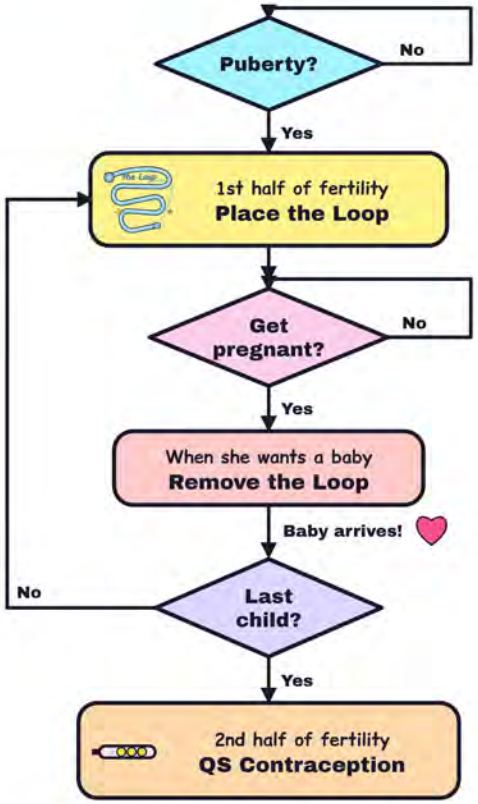
4 Free at the door
Walk in, choose, walk out. $0. All other methods stay free too — it's your choice.

DR. ROSA
Low cost per person means the government can afford to cover everyone. That's how 'universal' becomes real.



A LIFETIME PLAN: LOOP, THEN QS

How the Loop and QS could cover a woman's whole fertile life



DR. ROSA

The Loop for the first half of her fertile years, QS once her family is complete. Free at every step under UBC.

The Loop and QS are not yet FDA-approved.

IS UBC COERCIVE?

Free is a choice, not a command

JAKE

Wait. Isn't the government paying for birth control just pushing people not to have kids?



DR. ROSA

No more than our tax code pushes people TO have kids. Tax breaks like the Child Tax Credit already pay parents for every child. Nobody calls that forced motherhood.



UBC PAYS FOR A CHOICE. IT NEVER REQUIRES ONE.

- No one has to use any method.
- Every method is on the menu, so the choice stays hers.
- Want kids? UBC helps you have them when you're ready.

WHAT IF... CHOOSING NOT TO HAVE CHILDREN EARNED CARBON CREDITS?

Places with carbon pricing, like California, Oregon and the European Union, put a price on emissions. Some researchers have proposed letting people who choose smaller families earn credits they could sell.

MAYA
So women could be paid for *not* having children, the way parents get tax breaks for having them?

DR. ROSA
It's only an idea today. No government carbon market pays for it. Critics worry money could pressure poor women, so any payment would have to be truly voluntary.





WHERE WOULD WE BE IF WE'D FOLLOWED OUR LEADERS?

Presidents of both parties backed family planning

"Once, as President, I thought and said that birth control was not the business of our Federal Government. The facts changed my mind..."

— President Dwight D. Eisenhower
After leaving office, 1968

"It is my view that no American woman should be denied access to family planning assistance because of her economic condition."

— President Richard Nixon
Special Message to Congress on Population, July 18, 1969

"Women will still have access to free preventive care that includes contraceptive services — no matter where they work. So that core principle remains."

— President Barack Obama
Remarks on preventive care, February 10, 2012

DR. ROSA
Nixon signed Title X in 1970 to pay for family planning for low-income women. UBC finishes the job: free for everyone.



WHAT UBC GIVES YOU

Part 1: Peace of mind, education and a job

PEACE OF MIND

MAYA

No more late-period panic. No more counting pills. I can just... live.



EDUCATION

LENA

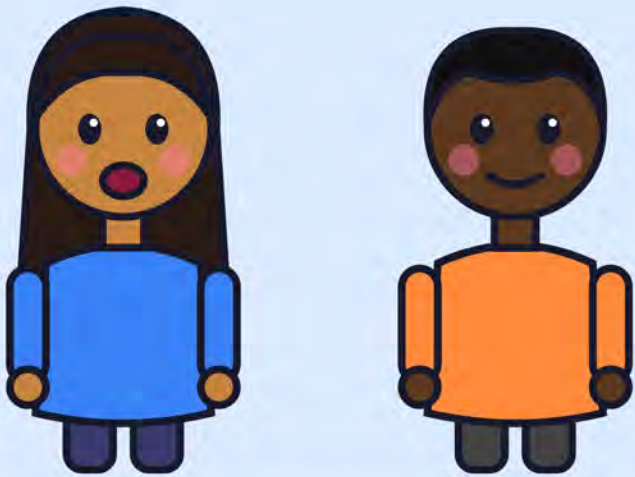
I finished my nursing degree on schedule!



A JOB – AND A CAREER

Economists found that women who got legal access to the Pill young earned about 8% more per hour by age 50, partly because they stayed in school and built careers (Bailey, Hershbein & Miller, 2012).

MAYA
Planning when to have kids means planning my promotion too.



WHAT UBC GIVES YOU

Part 2: Money for later, kids by choice, a cheaper and cleaner system



CAPITAL FOR LATER LIFE

More years in school and at work mean more years of saving — for a home, retirement and a cushion for hard times.



KIDS BY CHOICE

Research suggests children born after family-planning programs expanded went on to more college, work and income (Bailey, 2013 — evidence described as "suggestive").

AFFORDABILITY

No more $50–$200 a month or $1,300 up front. One federal program pays for everyone, and low-cost methods like the Loop and QS would keep that bill small.

LESS CORRUPTION

ISAF argues one simple program for everyone leaves less room for abuse: no income tests to game, no insurer middlemen to deny claims, no billing tricks.

Ten years later...

MAYA
A degree, a job, savings — and now a baby we planned. On OUR schedule.





EVERY CHILD A WANTED CHILD.

JOIN THE U.B.C. MOVEMENT

What you can do



Tell Congress

Ask your representatives to fund free contraception for every fertile American.



Know your options

Talk with a clinician; find low-cost care at a Title X or community clinic.



Share this comic

Talk with friends and family about planning their futures.



Support the research

Follow ISAF's work to bring the Loop and QS through FDA review.

THE FINE PRINT (please read)

This comic is advocacy and education from the International Services Assistance Fund (ISAF). It is not medical advice; choose a method with a licensed clinician. The Lippes Loop and quinacrine sterilization (QS) are not FDA-approved and are not available in the U.S. today; QS remains under FDA clinical hold. Characters are fictional. The Loop image is courtesy of ISAF. Costs are approximate ranges as of late 2026 and change by place and over time; coverage rules and abortion laws are changing — check current sources.

SOURCES: CDC, Contraceptive Effectiveness (typical-use rates) · Planned Parenthood price ranges as reported by GoodRx, Healthline, K Health and Planned Parenthood of South, East & North Florida · Opill suggested retail price: Perrigo via KFF and Bedsider (2024–2026) · KFF, Median Self-Pay Charges for Abortions (2023 data) and Sterilization fact sheet · Guttmacher Institute, Finer & Zolna, unintended pregnancy 2008–2011 · Guttmacher, contraceptive coverage guarantee · GAO-26-108446 (Sept. 2026) · Bloomberg Law, Braidwood lawsuit (June 11, 2026) · Bailey, Hershbein & Miller, "The Opt-In Revolution?" NBER WP 17922 (2012) · Bailey, "Fifty Years of Family Planning," Brookings Papers (2013) · University at Buffalo, Lippes Loop history · Contraceptive Technology Update timeline (Ortho stopped marketing the Lippes Loop, 1985) · ISAF (QS use estimates) · Hughes, Rowe & Gray, The Conversation (2014), family planning in carbon markets · Optimum Population Trust "PopOffsets" (2009), as reported by The Guardian · Nixon, Special Message to the Congress on Problems of Population Growth (July 18, 1969), American Presidency Project · Obama White House blog, Feb. 10, 2012 · PAI, "Once Upon a Time" (Eisenhower, 1968).

LEARN MORE: https://quinacrine.org · https://lippesloop.org · https://herizonenergy.com