

# The Cost of Miscarriage

## Annie Marhefka

The cost of miscarriage was two thousand four hundred sixty-eight dollars and seventy-six cents. It was outlined on the Explanation of Benefits Annie received in the mail from the insurance company, written in twelve-point Garamond font, listed just below her insurance member ID and group number. To the left of the amount, the date of service was listed as February 5, 2021. There was no miscarriage on February 5 or in the month of February or even in the year 2021, but the date of service on the statement was February 5.

The miscarriage was on Thanksgiving Day, 2020 but because it was a holiday, Annie's doctor's office was closed. When Annie called the after-hours line with one cheek pressed against her bathroom floor and told the unfortunate call center representative who answered the phone that she thought she was having a miscarriage, she was put on hold while they called the doctor. The hold music had been scheduled to switch to holiday tunes precisely on Thanksgiving morning, so Annie listened to a delightful instrumental version of "Have a Holly Jolly Christmas" while she waited, her fingertip tracing the grout between the bathroom tiles. When the representative came back on the line, she told Annie that the doctor said she should just continue having the miscarriage and the doctor would see her in the office for a follow-up after the holiday.

When Annie called the receptionist to schedule, she was told that the schedule was packed because of the upcoming holidays but they could "squeeze her in" in January. Annie didn't feel like celebrating the holidays, so she stayed home that December in a mismatched pair of pajamas waiting for her appointment. In January, they detected there was a mass in Annie's uterus that was unidentifiable on the ultrasound, and they told her she'd have to have a procedure and they said it was a shame they hadn't caught it earlier. By the time they could "squeeze her in" for the procedure, it was ten weeks after the miscarriage began and so the date of service was February 5, 2021.

The cost of miscarriage was two thousand four hundred sixty-eight dollars and seventy-six cents, which is broken down in the column labeled "Physician Services" as charges for general anesthesia, echography, hysteroscopy.

The cost of miscarriage was the box of Clorox wipes Annie's husband ordered on Amazon Prime because during that time in the pandemic, no one was going to the grocery store in person and Amazon had an overnight delivery option available for Clorox wipes, but they only came in bulk. Annie's husband was desperate to clean the tile in the master bathroom as quickly as possible so that his wife would use that bathroom again and not the one all the way downstairs when she woke in the night. Annie wouldn't use that bathroom because she said she could see the discoloration on the tile still despite his best efforts to scrub the floor where she had cried out for him and begged him to look at the tiny fetus, examine his or her tiny head, had begged him: *please tell me it's not the baby, it has to be a blood clot; please tell me it's not the baby*. He hadn't wanted to tell her it wasn't the baby, but it was very clearly the baby so he had told her it would be okay, which was also a lie, but felt like a smaller one.

The cost of miscarriage is two thousand four hundred sixty-eight dollars and seventy-six cents because the date of service was February 5, 2021, and Annie hadn't paid out of pocket for any medical expenses thirty-six days into the new year, and Annie's deductible had reset to zero when 2020 became 2021.

The cost of miscarriage was a pair of maternity overalls that Annie bought once she had hit the second trimester and the pregnancy app told her twelve weeks meant it was time to start buying maternity clothes because she was starting to show now and could start telling people that she was expecting. She had thrown the overalls in the trash with tags still on because even if she got pregnant again, she couldn't wear those overalls, not after this.

The cost of miscarriage was two thousand four hundred sixty-eight dollars and seventy-six cents because the column on the right explains how much insurance covers for each service and the amount for each is \$0. Annie doesn't know why the procedure isn't covered by insurance so she looks it up on the insurance company's website and learns that the procedure isn't covered because it's not considered necessary, which is confusing because she had asked the doctor if it was elective and the doctor had said no, that the mass they had detected could be cancerous, or it could be leftover tissue from the embryo detaching from the uterine wall before it spilled out of her. Annie was sure it was cancerous because she thought she should have felt her baby ripping itself away from her, but she hadn't, so it couldn't possibly be the remnants of the baby's expulsion.

The cost of miscarriage was the seventy days that Annie waited knowing there might still be a piece of her child inside of her uterus. Or a piece of cancer. She guessed cancer would have been worse, but she wasn't sure because she only knew what the first option felt like.

The cost of miscarriage was the three-pack of Clear Blue test sticks from the pharmacy that Annie peed on, stick after stick, and then waited until the timer went off to see that there wasn't just one blue line like in the dozens of months before, but two lines, the second line meaning: positive/pregnant/baby.

The cost of miscarriage was the three hours and fourteen minutes that Annie didn't speak to her husband when he got frustrated that she wouldn't just call the insurance company and ask why it wasn't covered if the doctor said it was necessary and she screamed at him that she needed it to be over and didn't he understand that another phone call to a customer service representative reminding her of that Thanksgiving morning wasn't worth two thousand four hundred sixty-eight dollars and seventy-six cents to her. After three hours and fourteen minutes of not speaking to him after she stormed out of their kitchen and locked herself in their bedroom, she had apologized to him, and he had softly gripped her shoulders with his hands the same way he had that morning on the bathroom floor and steadied her. He told her that the bill wasn't worth disputing and that he understood, and then he leaned forward and kissed the top of her forehead the same way he had on their wedding day.

So the cost of miscarriage was two thousand four hundred sixty-eight dollars and seventy-six cents.

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Annie Marhefka is a writer in Baltimore, Maryland, where she spends her time writing, boating on the Chesapeake Bay, and hiking with her kiddos. Her creative nonfiction and poetry have been featured in *Versification*, *Sledgehammer Lit*, *Remington Review*, *Coffee + Crumbs*, and *Capsule Stories*, among others. Annie is the Executive Director at Yellow Arrow Publishing, a Baltimore-based nonprofit supporting and empowering women writers, and is working on a memoir about mother/daughter relationships. You can find Annie's writing on Instagram @anniemarhefka, Twitter @charmcityannie, and at [anniemarhefka.com](http://anniemarhefka.com).