

Does my insurance plan have to cover birth control without additional costs?



What type of health coverage do you have?



I buy my own health insurance



Through the new health insurance marketplaces.



Private plan, not purchased through the new * Health Insurance Marketplace.



Yes, all new private health plans are required to cover birth control without additional costs.



Through my job or a family member's job



Has this part of the law kicked in for my health plan?
(You may have to ask your HR department or health insurance company to find out.)



NO.



If the health care law hasn't kicked in for your plan, that means it's "grandfathered." If the plan makes significant changes (like decreasing premiums or cutting benefits), it will have to comply with the requirement. However, some plans offer these benefits voluntarily. Eventually, all plans will become ungrandfathered and have to comply.



YES.



New plans, are required to cover birth control without additional costs, like co-pays or deductibles.

*If you are enrolled in the same plan since before March 23, 2010, the health care law may have not kicked in for your plan (also known as "grandfathered") and would not have to comply with this requirement.

** If you get your health coverage through a government program – like Medicare or Medicaid – please call us at 1-866-745-5487

*** If you get your health plan through your university or college, there are special rules for schools that object to covering birth control. Check out www.nwlc.org/schoolrules and call us at 1-866-745-5487 for help.