

Coverage of the Women's Preventive Health Services: Calling Your Student Health Plan

The health care law makes preventive care more accessible and affordable to millions of American women by requiring all new health insurance plans to cover certain women's preventive health services without cost-sharing. These are:

- (1) Contraceptive methods and counseling;
- (2) Well woman visits;
- (3) Counseling regarding sexually transmitted infections including HIV
- (4) Screening for HIV
- (5) DNA co-testing for HPV
- (6) Breastfeeding support, supplies, and counseling;
- (7) Screening and counseling for interpersonal and domestic violence; and
- (8) Screening for gestational diabetes.

Student health plans must comply with the women's preventive services requirement and provide these critical health services for women without a co-pay, starting with the next plan year on or after August 1, 2012. Many student plans have a plan year that starts near the beginning of the fall semester. This means that students at colleges and universities will be among the first to have access to coverage for these critical health services without cost sharing.

Find out if you are covered!

Call the phone number on your insurance card. That number should connect you to customer service for your insurance company and should have the most up to date information about your health plan. Remember, the person answering the phone is not the person making the decisions. If the person with whom you are speaking is unable to answer a question you have, you might want to ask to speak with a supervisor. If you do not believe you are being told correct information, you may want to inform your school administration.

Please refer to the attached flow chart for the questions you should ask your plan representative.

Plans Exempted From Immediate Implementation of the Women's Preventive Health Services Requirement

If your plan representative answers "no" when you ask whether coverage of women's preventive health services will begin at the start of the plan year, ask why. There are a few reasons why a student health plan might not need to immediately implement the women's preventive health services. Below is more detail on the response you might hear, as well as follow up questions.

- **Your plan is "grandfathered."** "Grandfathered" plans do not have to comply with the preventive services requirement, but it is unlikely that a student plan will be

grandfathered. If you first enrolled in the plan after March 23, 2010, then it should not be grandfathered.

Follow up question: I understood student health plans are not supposed to be grandfathered for students that enrolled after March 23, 2010. Is there somebody I can speak with to help clarify?

- **Your school or university has a religious objection to providing contraceptive coverage.** Such institutions of higher education can receive a one year grace period before offering contraceptive coverage. Students at those schools will not receive the birth control benefit until August 1, 2013. However, students at these schools still should have access to the other preventive services without cost-sharing during that one year period.

Follow up question: Schools with religious objections can only get a one year delay for contraceptive coverage. Can you confirm that I receive coverage for the other women's preventive health services, such as a well-woman visit, as of [date of the plan year]?

- **Your plan is self-funded.** Self-funded student health plans do not have to comply with the preventive services requirement.

Follow up question: Do you know if the school is planning on offering coverage of any of the preventive health services without cost-sharing even though it is not required to?

List of Sample Questions

Assuming your plan is going to start covering the women's preventive health services without cost sharing, you might want to ask about a particular service you plan to use. For example:

- *Is it possible to find out if a specific birth control pill will be covered without a co-pay?*
- *Will I have to go to the school health clinic to receive the well woman visit or other women's preventive services without a co-pay?*
- *What services associated with an IUD are covered? Can I go to any provider?*
- *How can I receive testing for sexually transmitted diseases and HIV under these benefits?*

If you feel you are not receiving the women's preventive health services benefits to which you are entitled, contact the National Women's Law Center at 1-866-PILL4US or pill4us@nwlc.org.

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Hi. I understand that under the health care law, new health plans will be providing coverage for women's preventive services, such as a well woman visit and birth control, with no cost sharing. I am trying to find out whether my plan will be providing these services. Can you tell me when my plan year or policy year starts?

A date in August or September

That means the plan should be providing coverage for the women's preventive services without cost sharing as of (DATE OF PLAN YEAR). Is that correct?

No

Do you know why the plan is not following this requirement?

See "Plans Exempted" on accompanying guide for reasons your plan might not be required to cover the preventive services, and for follow up questions you can ask.

Yes

If you run into any problems learning about your coverage or identify any potential barriers, contact the National Women's Law Center at 1-866-PILL4US or pill4us@nwlc.org

January 1, 2013

Thank you. I'll call back closer to that date to find out about coverage of the women's preventive health services.

Do you have information on what services are covered with no cost-sharing?

See "List of Sample Questions" on accompanying guide for some specific questions you might want to ask.