

FACT SHEET

Your Employer or University Objects to Providing Insurance Coverage of Birth Control: What Does That Mean for You?

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The health care law (the Affordable Care Act) requires certain women's preventive health services and screenings, including birth control, to be covered in new health insurance plans without cost sharing. This is a major victory for women, who are now receiving insurance coverage for the full range of FDA-approved contraceptives without being charged a co-payment or having the costs of birth control applied to their deductible. Yet, some organizations object to covering birth control for religious reasons. If you work for an objecting organization or attend school at an objecting university, here's what you need to know about your access to birth control without cost sharing.

If You Work for a House of Worship:

Churches and other houses of worship do not have to provide insurance coverage of birth control without cost sharing. This means that if you work for a church, church auxiliary, or other house of worship and get your health insurance through your employer, you will not be able to take advantage of the health care law's birth control benefit if your employer objects to it.

But remember, you should be receiving coverage of the other women's preventive services, like mammograms and well-woman visits, without cost sharing. Call your insurance company to make sure you have that coverage without cost sharing.

Contact our hotline at 1-866-PILL4US or pill4us@nwlc.org for assistance. We can help you identify other resources to access contraceptives.

If You Work for a Non-profit Organization or Attend a University with Religious Objections:

Don't worry, you will have access to birth control without cost sharing, as guaranteed by the health care law. Your birth control without cost sharing will just come directly from the insurance plan (or another third party), rather than your employer or school.

What you need to know:

- Your access to birth control without cost-sharing probably won't start until 2014. The start date is the first plan year on or after January 1, 2014. If you are a student, your coverage might not start until August 2014. It is important to call your insurance plan to find out when your plan year starts and when you will receive the birth control benefit.

- You should receive notice about your birth control benefit. It won't come from your employer or school, but it should arrive around the same time as other insurance information and provide information about the birth control benefit. It should include contact information if you have any questions or concerns. Be sure to take a close look at any letters or documents you receive regarding your health insurance, particularly in the months leading up to your new health plan year. If you don't receive information about the birth control benefit, call your insurance plan.
- You will not have an extra insurance card for birth control. Simply schedule the appointments or visit the pharmacy as you usually would, and you should not face any co-payments. The insurance company or third party arranges for payment of the birth control behind the scenes.
- When you get your birth control benefit, you should be able to access all FDA-approved contraceptive methods, including pills, the Ring, the Patch, injectables (the Shot), implants, intrauterine devices (IUDs), and sterilization procedures. Discuss with your health care provider which birth control method is right for you, and verify that you have access to it without cost sharing.
- You should already be receiving coverage of the other women's preventive services, like mammograms and well-woman visits, without cost sharing. Call your insurance company to make sure you have that coverage without cost sharing.

Contact our hotline at 1-866-PILL4US or pill4us@nwlc.org for assistance.

You Were Told You Cannot Get Birth Control without Cost Sharing. How Can This Be?

- **You work for a house of worship or church auxiliary.** As explained above, churches and other houses of worship do not have to provide the birth control benefit, but they must meet a certain definition in order to qualify. If you have any questions about whether your employer qualifies, contact our hotline at 1-866-PILL4US or pill4us@nwlc.org.
- **You are in a "grandfathered" plan.** "Grandfathered" health plans do not have to comply with the birth control benefit. Eventually all plans will become "un-grandfathered" and must comply. If your plan is grandfathered now, that could be why you don't have coverage of birth control without cost sharing. Find out more about grandfathering and how to contact your insurer to determine if your plan is grandfathered [here](#).
- **You work for a for-profit company that is suing to stop the benefit.** Some for-profit companies have filed lawsuits against this part of the health care law. In some cases, judges have said the company does not have to provide the birth control benefit while the lawsuit moves forward. If you work for one of these employers, that could be why you don't have coverage of birth control without cost sharing. Find out more about the lawsuits [here](#).
- **You are a student in a "self-funded" plan.** A tiny number of universities are exempt from the health care law because their health insurance plans are "self-funded." These plans do not have to provide coverage of birth control without cost sharing. Call your insurance company or contact a school administrator to find out if your student health plan is "self-funded." If the plan is self-funded, unfortunately the health care law does not apply to your plan. If it is not self-funded, you should be getting birth control without cost sharing. Use the National Women's Law Center's [toolkit](#) to appeal any co-pays or deductible you've been charged and to demand compliance with the law.

We know there are some employers that do not want to provide coverage of this benefit. If you do not fit into the above categories, are getting conflicting answers or confusing information, or need assistance, contact our hotline at 1-866-PILL4US or pill4us@nwlc.org for assistance.