

## State of Birth Control Coverage: Health Plan Violations of the Affordable Care Act

### Key Findings

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*In a new study, the National Women's Law Center found that insurance companies across the country are violating the Affordable Care Act (ACA) requirement that plans cover all FDA-approved methods of birth control without out-of-pocket costs. Although most women have this coverage now, the report shows that some are still paying out-of-pocket costs for birth control. These women should be benefiting from the law already, but their insurance companies' impermissible coverage policies are preventing them from doing so.*

### Some Insurers Continue to Charge Women for Birth Control in Violation of the ACA

- NWLC reviewed coverage offered on health insurance marketplaces in 15 states, corresponded with insurance companies about their birth control coverage, and collected stories from women through the CoverHer hotline.
- This research identified three major trends among insurers that do not comply with the ACA's birth control benefit:
  - o Insurance companies are still not providing coverage for all FDA-approved methods of birth control, or impose out-of-pocket costs on them;
  - o Insurance companies limit their coverage to generic birth control; and,
  - o Insurance companies fail to cover the services associated with birth control without out-of-pocket costs, including counseling or follow-up visits.
- This research also identified other violations of the law, including plans not having a required waiver process, failing to cover sterilization for dependents, and imposing age limits on coverage.

### Denying Women This Coverage Has A Very Real Impact

Studies show that cost is a significant barrier to women getting birth control. When insurers fail to comply with the birth control benefit, some women will be forced to forego this critical health service – which has health implications for the women and consequences for the economic well-being of her and her family.

### Plans, States, And The Federal Government Must Act Now To Ensure That The Full Potential Of The ACA's Birth Control Benefit is Fulfilled

- Insurance companies must closely examine their policies and be sure that they are in compliance.
- The federal government must issue further clarifying guidance about the birth control benefit.
- State and federal agencies must enforce the ACA, both in approving insurance companies' plans and in handling consumer complaints about insurance company practices.

Women who are still paying out-of-pocket for their birth control can contact the NWLC CoverHer Hotline (1-866-745-5487, [coverher@nwlc.org](mailto:coverher@nwlc.org) or [www.coverher.org](http://www.coverher.org)) for more information about the ACA's birth control benefit and resources to appeal any inappropriate charges their plan imposed.