Is your health plan required to cover birth control at no cost to you?

Follow the questions and answers below to find out if your plan is required to cover birth control with no extra costs, like co-pays or deductibles.

What type of health coverage do you have?

- I buy my own
  - Through the new Marketplace.
    - Your health plan is required to cover birth control at no cost to you.
  - Not through the Marketplace. *
- A government plan, like Medicare or Medicaid
- Through my school, my job or a family member’s job
  - Has this part of the law kicked in for my health plan? (Ask your health plan — use our health plan script — or your Human Resources department to find out.
    - NO.
      - Your plan is not required to cover birth control at no cost to you. This is called “grandfathered.” But, some plans can choose to.
      - If the plans make big changes (like lowering your costs or cutting your benefits), it will then have to follow the law and cover birth control.
      - At some point in the future, all plans will have to follow the law and cover birth control. This is called “ungrandfathered.”
    - YES.
      - Your plan is required to cover birth control at no cost to you.
    - YES, BUT...
      - Your employer or school says they are religious and don’t have to cover birth control.
        - Contact us at coverher@nwlc.org or 1-866-745-5487