

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 employers, colleges, and universities object to covering birth control for religious reasons. If you work for an objecting employer 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 For-Profit Company That Refuses to Cover Birth Control Because of Religious Objections:

On June 30, 2014, the U.S. Supreme Court ruled that family-owned, "closely-held" corporations with religious objections to birth control coverage can refuse to comply with the benefit. If you work for a for-profit company that objects to providing birth control coverage, the Supreme Court's decision means that your employer may not have to provide this coverage to you. If your employer is taking away birth control coverage, you must receive notice of this change in your benefits.

But remember, you should be receiving coverage of the other women's preventive services, like mammograms and well-woman visits, without cost-sharing.

Contact our hotline at 1-866-745-5487 or CoverHer@nwlc.org for assistance with figuring out whether your employer is able to get out of providing this coverage and for other resources to access contraceptives.

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.

Contact our hotline at 1-866-745-5487 or CoverHer@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 College or 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:

- You should have access to birth control without cost-sharing already, because the start date is the first health 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.
- Your coverage should be seamless. 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. If you have any problems or have to take extra steps to access your birth control coverage, contact our hotline at 1-866-745-5487 or CoverHer@nwlc.org.
- 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.

Contact our hotline at 1-866-745-5487 or CoverHer@nwlc.org for assistance.

You Were Told You Cannot Get Birth Control Without Cost-Sharing. Why?

- 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 1-866-745-5487 or CoverHer@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 with religious objections to providing this coverage. As explained above, some for-profit companies can now get out of providing the birth control benefit to their employees. If you have any questions about whether your employer qualifies, contact our hotline at 1-866-745-5487 or CoverHer@nwlc.org.
- You work for a non-profit organization or attend a college or university that is suing to stop the benefit. Some non-profit organizations that object to birth control coverage have filed lawsuits so that their employees or students don't receive the benefit. In some cases, judges have said the organization does not have to provide the benefit while the lawsuit moves forward. If you work for one of these employers or attend one of these schools, that could be why you don't have coverage of birth control without cost-sharing. If you have any questions about whether your employer or school is allowed to do this, contact our hotline at 1-866-745-5487 or CoverHer@nwlc.org.
- You are a student in a "self-funded" plan. A small 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 you do not fit into the above categories, are getting conflicting answers or confusing information, or need assistance, contact our hotline at 1-866-745-5487 or CoverHer@nwlc.org or use the National Women's Law Center's [toolkit](#) to appeal any co-pays or deductibles you've been charged and to demand compliance with the law.