

FACT SHEET

How To Find Out If Your Health Plan Is Covering Women's Preventive Services with No Co-Pay, as Required by the Health Care Law

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Your health plan should be providing coverage for the women's preventive services with no cost-sharing, if your plan is not grandfathered. The best way to find out for sure that you have coverage for the women's preventive services without cost sharing and to get information on how these services will be covered is to call your insurance company.*

*Below is a phone script for you to use when talking to your insurance company. If you are not getting the answers you need, **call the National Women's Law Center CoverHer hotline at 1-866-745-5487 or email coverher@nwlc.org**. We are here to help you if you aren't getting the women's preventive health services without a co-pay, as required by the health care law.*

Who Should You Call?

We recommend you call the phone number on your insurance card. That number should connect you to customer service for your insurance company or plan and should have the most up to date information about your health plan. If you have an employer-sponsored plan, you may have a benefits administrator you can also ask. 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 employer or school administration.

What Should You Say?

The phone script provided below includes suggested questions you can ask to find out if your plan is providing the women's preventive services and details about what services they are providing. You do not have to follow the script perfectly. You can use it as a guide. The flowchart also has these questions and can be a useful tool while you are on the phone with your insurance plan.

Opening Question

Hi. I understand that, under the health care law, new health plans must provide coverage for women's preventive services, such as a well woman visit and birth control, with no cost sharing. I am trying to confirm that my plan is providing these services. Can you tell me whether my plan is grandfathered under the health care law?

If the Plan is Not Grandfathered:

If the representative says that the plan is not grandfathered:

Q: That means the plan should be providing coverage for the women's preventive services without cost sharing. Is that correct?

If the representative says **NO** (it will not provide coverage):

Q: Do you know why the plan is not following the requirement? Non-profit employers, schools, and universities that have a religious objection to providing contraceptive coverage do not have to provide it immediately.* Self-funded student health plans do not have to comply with the preventive services requirement.

Follow-up question if your non-profit employer, school, or university has a religious objection to providing contraceptive coverage: *The temporary delay for employers with a religious objection only applies to contraceptive coverage. Can you confirm that I receive coverage for the other women's preventive health services, such as a well-woman visit?*

Follow-up question if the representative indicates that your student health plan is self-funded: *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?*

(If the representative you are speaking with is unable to answer these questions, you may want to ask to speak with a supervisor.)

If they remain firm that the plan is not providing the coverage then call us at **1-866-745-5487** or email coverher@nwlc.org.

If the representative says **YES** (it will provide coverage):

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

You may want to ask about a particular service you plan to use. For example, you could ask:

Is it possible to find out if a specific birth control pill will be covered without a co-pay? Can I see the formulary to know if prescriptions I use will be covered?

Can you tell me if all costs associated with the placement of an IUD are covered without co-pays, including doctor visits and the cost of the procedure?

Do you have details on how breastfeeding support and supplies will be covered?

If the particular birth control method or other preventive service that you need is not being covered, then call us at **1-866-745-5487** or email coverher@nwlc.org.

If the Plan is Grandfathered:

If the representative says that the plan is grandfathered:

Q: Do you know if the plan will still be providing the women's preventive services without cost sharing?

If the representative says **NO**:

Grandfathered plans do not have to provide the women's preventive services, so your plan does not have to provide these services. If you have employer-sponsored insurance, at the next open enrollment you can look at the materials to see if the plan becomes ungrandfathered or if there is another plan option.

If the representative says **YES** (it will provide coverage):

Potential follow up questions you could ask on how services will be covered:

Is it possible to find out if a specific birth control pill will be covered without a co-pay? Can I see the formulary to know if prescriptions I use will be covered?

Can you tell me if all costs associated with the placement of an IUD are covered without co-pays, including doctor visits and the cost of the procedure?

Do you have details on how breastfeeding support and supplies will be covered?

* Churches and other houses of worship do not have to provide contraceptive coverage. Additionally, non-profit organizations with a religious objection to providing contraception or sterilization services have an additional year to come into compliance. If your employer or school falls into one of these categories, then your plan still must provide the seven other women's preventive services.

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 CoverHer hotline at [1-866-745-5487](tel:1-866-745-5487) or email coverher@nwlc.org.