

**FULFILLING  
THE PROMISE  
OF NO-COST  
BIRTH CONTROL:  
A COVERHER COLLEGE  
CAMPUS TOOLKIT**



**COVERHER**

The health care you need. The coverage you deserve.

NATIONAL WOMEN'S LAW CENTER

[CoverHer.org](https://CoverHer.org)



# FULFILLING THE PROMISE OF NO-COST BIRTH CONTROL: A COVERHER COLLEGE CAMPUS TOOLKIT

**Welcome to the CoverHer College Campus Toolkit!** This toolkit provides the resources that campus leaders need to educate fellow students about birth control and help them get the affordable birth control they deserve.

College students have a lot on their plates: homework, jobs, relationships, student groups, athletics—not to mention making post-graduation plans. Birth control empowers you to make decisions about your academics, your career, and your family planning on your own terms and your own timeline—so having access to affordable birth control is critical for students.

Thanks to the health care law (known as the Affordable Care Act or Obamacare), most health insurance plans must cover key women’s preventive services without out-of-pocket costs. These services include all FDA-approved birth control methods, birth control counseling, breastfeeding supplies and counseling, and well-woman visits. The birth control benefit in particular has been a game changer for women, allowing them to choose the most appropriate birth control method without cost as an obstacle. But we know that not everyone knows about the benefit, and that some insurance companies across the country are still charging women for birth control even though it’s against the law.

That’s where CoverHer comes in. CoverHer, a project of the National Women’s Law Center, helps women to know about and understand the birth control benefit. CoverHer can answer questions about the law and help individuals learn more about what insurance plans have to provide. If you are still being charged for birth control, CoverHer helps you to figure out why, including by providing resources you can use to talk to your insurance company. The resources available at **CoverHer.org** take you step-by-step through that process. Other helpful materials include sample letters to personalize and send to your insurance company if you’ve been improperly charged for birth control.

As a leader on your campus, you are in a strong position to spread awareness of the birth control benefit and make sure students on your campus have the help they need to get affordable birth control. CoverHer is there for you – and your fellow students – by providing the resources you need to get the health care you deserve.

Interested in getting involved? Contact the CoverHer Campus Project at **CoverHer@nwlc.org**!

## What’s in this toolkit?

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- Sample Materials (Letter to the Editor, Social Media) 4
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# FREQUENTLY ASKED QUESTIONS ABOUT HEALTH INSURANCE, OBAMACARE, AND THE BIRTH CONTROL BENEFIT

**Whether you're brand new to the issue or a seasoned activist** who could use a refresher, these Frequently Asked Questions cover some of the most important points about health insurance, the health care law (known as the Affordable Care Act or Obamacare), and what that means for your birth control coverage.

## Why have health insurance?

- Most people have health insurance to pay for medical costs that they can't pay for on their own, such as doctor's visits, prescription drugs, and visits to the emergency room or a hospital stay.
- Your insurance also covers preventive services. Preventive services include those that prevent future illness or disease and help improve your health and life—like mammograms, STI testing, and—you guessed it—birth control.

## What is Obamacare, and what does it do for me?

- The Affordable Care Act (Obamacare) is a national health care law that makes it easier for people to get access to affordable health insurance.
- This health care law is the reason why insurance companies can't discriminate against women or refuse to cover you because of a pre-existing condition. It is also why you can stay on a parent's plan until you are 26.
- The health care law requires new health plans to cover certain preventive services without out-of-pocket costs like co-payments or deductibles. This means that more and more people have access to a wide range of preventive services.

## What does Obamacare mean for birth control?

- The health care law requires plans to cover the full-range of Food and Drug Administration (FDA)-approved birth control methods without out-of-pocket costs. This is called the "**birth control benefit**."
- The birth control benefit requires health plans to cover all 18 birth control methods (see the full list later in this toolkit) for women that are approved by the FDA - everything from emergency contraceptives to pills, rings, and IUDs.
- The birth control benefit is already helping women. Over 55 million women are eligible for health insurance coverage that includes birth control without out-of-pocket costs. And, women saved an estimated \$1.4 billion on the birth control pill in 2013 alone.

## I'm having problems with my birth control coverage – what gives?

- This part of the health care law kicks in at different times for different health plans. Some employer plans are "grandfathered," which means they existed before the health care law and don't have to provide the birth control benefit yet. Eventually all plans will lose their "grandfathered" status and have to cover birth control without out-of-pocket costs.

- A small number of universities and colleges have set up their student health plans in a way that the health care law does not apply. These are called “self-funded student plans.”
- Even if you get your insurance from a university that objects to providing coverage of birth control for religious reasons, you should still be able to access birth control without out-of-pocket costs thanks to an “accommodation.” If your school is eligible for the accommodation, your insurance company has a responsibility to get the birth control coverage to you directly.

## I’ve heard that there are court cases about birth control and Obamacare. What are they?

- Some employers and universities want to deny women birth control coverage. Some have filed lawsuits against the birth control benefit.
- In June 2014, the Supreme Court decided *Burwell v. Hobby Lobby*, a case brought by for-profit employers who objected to birth control coverage based on religious reasons. As a result of this case, women who work for Hobby Lobby and similar companies get birth control coverage directly from their insurance company instead of through their employer.
- The Supreme Court will hear the case of *Zubik v. Burwell* in 2016. This case involves not-for-profit employers and universities that object for religious reasons to the “accommodation” that enables women to get birth control directly from their insurance company.

In this toolkit, you will find resources to educate your fellow students about the birth control benefit, as well as connections to resources to help them get the coverage they deserve.

*CoverHer is available to answer questions you have about health insurance, the health care law, and the birth control benefit. For more information, resources, and to get in touch, visit [CoverHer.org](http://CoverHer.org).*

# SAMPLE MATERIALS

There are many ways that student leaders can help spread the word about affordable birth control on campus—like placing a Letter to the Editor in your school’s or city’s newspaper, posting on social media, or holding a birth control trivia night, to name just a few. When planning your advocacy strategy, make sure you choose the best fit for your school and circumstances. To get started, here are some sample materials.

## Letter to the Editor (LTE)

This sample letter to the editor can be used as a template for writing letters to campus or local newspapers about the importance of the health care law’s birth control benefit. Some things to keep in mind about letters to the editor:

- If you are responding to a particular piece of content, the sooner the LTE is submitted the more likely you are to be selected. Timeliness matters!
- Include the name of the article and date printed if you are responding to previously printed content.
- This is a sample, so feel free to adapt it to include a personal narrative or to connect to a local event/news story. Remember, though, to keep it short! Most newspapers have a word count limit, usually around 150 words (or fewer).
- Check the newspaper’s guidelines for LTEs prior to submitting.
- Remember to include your name and contact information!

## Dear Editor,

[ARTICLE TITLE] published on [DATE] questioned/highlighted the importance of no-cost birth control to women’s lives.

Under the health care law, most health insurance plans must cover all FDA-approved birth control methods and other important women’s health services without out-of-pocket costs. This is a huge step forward for women, who are more likely than men to go without necessary care because of cost.

The results of the health care law have been astounding – 55 million women in the U.S. qualify for this birth control benefit. The ability to access no-cost birth control allows women to determine whether and when to start a family, expanding their educational and career opportunities, and it promotes women’s economic security. [ADD THIS SENTENCE IF ARTICLE ADDRESSED ZUBIK CASE OR RELIGIOUS REFUSALS: Women deserve and need real access to birth control, regardless of who their employer may be or where they go to school.]

Sincerely,  
(Your Name)  
(Your Contact Information)



## Social Media

Social media is a great (and free!) tool to amplify your message to your networks. You can create and continue conversations about birth control and women's health online. For example, you could:

- Live tweet an event or rally with quotes, photos, and birth control facts.
- Start an Instagram campaign where students take selfies with their birth control and add a caption about how birth control has helped them.
- Do a weekly Facebook competition where you post a birth control trivia question to your group's page and do a raffle for people who gave the right answer.

Below are sample tweets, Facebook posts, and graphics to help you get started—but the platforms and possibilities are endless!

### Sample Tweets

- 99% of sexually active women use some form of #birthcontrol in their lifetime. Learn more at **CoverHer.org**
- Women shouldn't have to skip or delay their #birthcontrol because of cost. Find help at **CoverHer.org**
- #Birthcontrol helps you complete your education and plan your future—learn more at **CoverHer.org**
- You should control whether & when you become pregnant. Visit **CoverHer.org** to learn more about affordable #birthcontrol coverage.
- Still paying out of pocket for birth control? Help is available—go to **CoverHer.org** for more information.
- Thanks to the health care law, most health insurance plans must cover #birthcontrol. Still paying? Check out: **CoverHer.org!**
- Still paying out-of-pocket for your #birthcontrol & other health care? Visit **CoverHer.org** for help.
- Some insurance companies are wrongly charging women birth control co-pays. Sound familiar? Visit **CoverHer.org** for more info.

### Sample Graphics for Facebook (email [CoverHer@nwlc.org](mailto:CoverHer@nwlc.org) for digital files)



- The health care law requires preventive services, like birth control, to be available at no cost. Still paying? Check out **CoverHer.org** for more information
- Still paying out-of-pocket for your birth control and other preventive health care? The CoverHer project has resources that can help: visit **CoverHer.org** for more information.



- If you're one of the 99% of women who use birth control in their lifetime, visit **CoverHer.org** for more information about affordable birth control coverage.
- Are you one of the 99% Help us shout it far and wide: every woman deserves affordable birth control coverage. **CoverHer.org** can help.

# HOW TO HOST A BIRTH CONTROL TRIVIA NIGHT

**Hosting a trivia night on campus is a great way to spread the word** about birth control and connect your fellow students to resources about accessing affordable birth control coverage. You can use our trivia guide to get your game on! You can use the trivia game to:

- ✓ Run your own trivia night on campus, at a house party, or at your local bar. Send out invitations to your networks and let the show down begin.

OR

- ✓ Take television breaks during your favorite shows and test your friends.
- ✓ Post one question a day to your Facebook status.
- ✓ Give everyone you know more information about the birth control benefit and resources available for accessing affordable birth control coverage!

CoverHer can also provide postcards about the program's resources and expertise for use during your campus activity – at no cost to you or your student group. Please contact **CoverHer@nwc.org** to request CoverHer postcards.

## Getting Started

**Create a list of friends, neighbors, and classmates:** Start with people you know who might already know about birth control or women's health issues. Next, think of other student groups or networks of people who may have not been involved in the past, but might interested in learning more. As a general rule, invite double the number of people you want to attend in order to ensure a good turnout.

**Invite people to your trivia night:** Post invitations on your social networks, through any relevant list serves, and send personal invites via email, phone or text. Print flyers about your event and post them around campus to reach out to a broader pool of people.

The day before the trivia night, send confirmation emails or make phone calls to remind participants to attend.

## Preparation

### Materials:

- Make sure you print the trivia Q&A so you can read it out loud for your guests!
- Bring copies of the sign in sheet so you can keep track of who attended and add them to your list for future activities and updates.
- Our CoverHer information cards make great takeaways for trivia night guests who want to learn more. Email us at **CoverHer@nwc.org** to request cards.



**Setting up:** Will players compete in groups or individually? What do you think your friends can handle? Either have participants work in groups to figure out the answers or have them take the ultimate challenge and do it on their own. Set up your room accordingly.

**Document, document, document!** You can livetweet your trivia night with the Q&A and photos, post a recap on your group's blog or website, or share photos in a newsletter or follow up email.

## Checklist

Here's a quick rundown to make sure you are all ready for your trivia night:

- **Location:** Do you know where you are having your trivia night—your house, somewhere on campus, your favorite bar?
- **Invite:** Did you go through your contacts list, Facebook friends, email addresses and send an invite to your networks?
- **Materials:** Do you have your trivia guide and sign in sheets?
- **Munchies:** Because who doesn't love snacks?
- **Say cheese:** Make sure you document your party with photos!
- **Report back:** Let us know how it went by emailing us at [coverher@nwlc.org](mailto:coverher@nwlc.org)

## Sample Email Invitation

Dear X,

How much do you know about birth control? Join us for a trivia night to test your knowledge!

Where: (Insert location)

When: (Date and time)

RSVP: (Insert online sign up sheet or contact email address)

See you there!

P.S. If you're still paying out of pocket for your birth control, CoverHer can help! Visit [CoverHer.org](http://CoverHer.org) for more resources.

## Sample Facebook and Twitter Invitations:

- How much do you know about #birthcontrol? Get your game on at our trivia night, (date) (time) at (location)!
- Don't miss out on our #birthcontrol trivia night! Join us (date) (time) (location)!

## Birth Control Trivia Questions

Questions	Answers
<p>1. What percentage of women will use birth control at some point in their lives?</p> <p>A.) 99%</p> <p>B.) 78%</p> <p>C.) 24%</p>	<p>1) A - Yes, really! Birth control is so common that 99% of women use it at some point in their lives.</p>
<p>2. Under the health care law, birth control is considered a preventive service.</p> <p>A.) True</p> <p>B.) False</p>	<p>2) True - Birth control is part of a much larger list of preventive services made available at no-cost under the health care law. Other no-cost preventive services include: STI testing, pap smears, mammograms, and well-woman visits (among others.)</p>
<p>3. The health care law requires health insurance coverage without additional costs like co-pays, for the:</p> <p>A.) Female condoms</p> <p>B.) Cervical caps</p> <p>C.) Female sterilization</p> <p>D.) All of the above</p>	<p>3) D - and more! The health care law requires coverage of all FDA-approved birth control methods for women. All 18 FDA-approved methods for women are listed on the FDA Birth Control Guide available here: <a href="http://www.fda.gov/downloads/ForConsumers/ByAudience/ForWomen/FreePublications/UCM356451.pdf">http://www.fda.gov/downloads/ForConsumers/ByAudience/ForWomen/FreePublications/UCM356451.pdf</a>. If you're having trouble getting your birth control method at no cost visit <b>CoverHer.org</b> for resources that can help.</p>
<p>4. The health care law requires new plans to allow kids to stay on their parent's health insurance plan until what age?</p> <p>A.) 20 years old</p> <p>B.) 26 years old</p> <p>C.) 45 years old</p>	<p>4) B - The health care law requires that young adults can stay on their parent's plans until 26 years of age.</p>
<p>5. How many women now have insurance coverage of no-cost birth control thanks to the health care law?</p> <p>A.) 10 million</p> <p>B.) 55 million</p> <p>C.) 38 million</p>	<p>5) B - 55 million</p>
<p>6. A "grandfathered" plan:</p> <p>A.) is for the elderly.</p> <p>B.) is only available in some states.</p> <p>C.) does not yet have to provide coverage of birth control without out-of-pocket costs.</p>	<p>6) Some employer plans are "grandfathered," which means they existed before the health care law and don't have to provide the birth control benefit yet. Eventually all plans will lose their "grandfathered" status and have to cover birth control without out-of-pocket costs.</p>

<p>7. There is nothing you can do if your insurance company is charging you for birth control.</p> <p>A) True B) False</p> <p>8. In 2013, women saved money on out-of-pocket costs for birth control pills thanks to the health care law. They saved:</p> <p>A) \$1 million B) \$25 million C) \$1.4 billion D) \$3 billion</p> <p>9. CoverHer has free resources that you can use to find out if your insurance company is incorrectly charging you and how to talk to your insurance company about it.</p> <p>A.) True B.) False</p>	<p>7) False - Of course there is something you can do! Check out the resources at <b>CoverHer.org</b>, where you can learn more about your rights under the health care law and discover the steps you can take.</p> <p>8) C - It's true! Women saved \$1.4 billion dollars on out-of-pocket costs in 2013 alone on birth control pills.</p> <p>9) True! Check out <b>CoverHer.org</b> for more information and other useful resources.</p>
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### Report Back and Contact Information

Are you... in need of CoverHer promotional cards?

...(or your fellow students) looking to become more active on this issue?

...in need of further guidance?

Do you have thoughts on how to make this toolkit even better?

**Then contact the CoverHer Campus Project at [CoverHer@nwlc.org](mailto:CoverHer@nwlc.org)!**

**CoverHer Trivia Night Sign In Sheet**

<b>Name</b>	<b>Email Address</b>	<b>I want to learn more about getting involved.</b>

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