

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 or www.coverher.org) for more information about the ACA's birth control benefit and resources to appeal any inappropriate charges their plan imposed.