

# Contraceptive coverage and costs

Preventive health services and screenings can help you stay healthy. The Affordable Care Act (ACA) made many of these services available to women at no cost. This means that there isn't a copay, coinsurance, or deductible payment for these services. In addition, Washington state laws have expanded contraceptive coverage for certain plans.

**Exceptions to ACA coverage:** Many changes required by the ACA do not apply if your health plan was created or sold before March 23, 2010. In that case, you may have a copay, coinsurance, or deductible payment for covered contraceptive benefits. Please check your benefit information for specific details about your plan.

Also, ACA requirements do not apply to Medicare plans.

## Contraceptive methods covered under the ACA with no cost to you

Most Kaiser Foundation Health Plan of Washington plans cover all FDA-approved contraceptive drugs and devices:

- Oral contraceptive drugs (including emergency "morning after" pills such as EContra EZ, which are available over the counter without a prescription)
- Internally implanted time release drugs, intrauterine devices (IUD), injectable contraceptive drugs, diaphragms, and cervical caps\*
- Trans-cervical procedures (for example, IUD insertion and removal)
- Trans-abdominal procedures (such as tubal ligation)
- Birth control counseling or consultations, when given by an in-network provider
- Services related to contraception, such as removal of IUDs and follow-up visits

## Contraceptive benefits covered under WA state law

- 12-month supplies of prescribed contraceptive drugs
- Coverage of over-the-counter contraceptives, such as spermicide, sponges and female and male condoms without a prescription.

## Non-preventive services that have a copay, coinsurance, or deductible payment

- Non-preventive services done along with a sterilization procedure
- Any other lab, imaging, or other services associated with sterilizations
- Complications that come up after sterilization

## Which drugs and medical devices are covered?

If your plan offers ACA benefits, all prescribed FDA-approved contraceptive methods from the Kaiser Permanente Washington formulary will be covered in full when obtained in-network. For plans with out-of-network (OON) benefits, contraceptives will be subject to the OON cost share. The list of preventive medications covered in full is available at [kp.org/wa/formulary](http://kp.org/wa/formulary).

Please consult your benefit information or call Member Services if you have questions about your coverage for these drugs. If you request coverage for a non-preferred contraceptive, we will contact your provider to recommend a preferred generic or therapeutically equivalent product. If you and your provider determine that the preferred contraceptive(s) would be medically inappropriate, your provider must request a contraceptive waiver. If a waiver is completed, the requested non-preferred contraceptive will be covered in full.

## Questions?

Check your benefit information or call

Member Services:

1-888-901-4636

TTY 711

Monday through Friday, 8 a.m. to 5 p.m.

\*If the office visit is only to have a contraceptive device implanted or removed, or includes a preventive well-care visit, you will not have a copay or coinsurance. If the office visit is for non-preventive services, but you also have a contraceptive device inserted or removed, you may have an office visit copay.

Plans offered by Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health of Washington Options, Inc.

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