

FREE Contraceptives for Women? No Co-Pay for Women's Preventive Health Care

By Robert Ellerbrock on August 03, 2011

The Patient Protection and Affordable Care Act of 2010 (PPACA) required health plans to cover services listed in the HHS comprehensive list of preventive services at no cost to patients. Just this past August 1st, as part of an expansion of coverage for women's preventive care under the PPACA, the U.S. Department of Health and Human Services (HHS) mandates that the following soon to be co-pay free:



- well-woman visits;
- screening for gestational diabetes;
- human papillomavirus (HPV) DNA testing for women 30 years and older;
- sexually-transmitted infection counseling;
- human immunodeficiency virus (HIV) screening and counseling;
- breastfeeding support, supplies, and counseling;
- domestic violence screening and counseling; and
- FDA-approved contraception methods and contraceptive counseling.

The Obama administration released an amendment to the preventive care regulation that exempts religious institutions offering employee health insurance whether or not to cover contraception services. The exemption applies to only a not-for-profit group that has the inculcation

of religious values as their purpose, primarily employ individuals who hold certain religious beliefs, and primarily serve a population with those religious tenets, according to HHS.

Plans will retain the flexibility to control costs otherwise and promote efficient delivery of care by, for example, continuing to charge cost-sharing for branded drugs if a generic version is available and is just as effective and safe for the patient to use.

Health plans must allow women's preventive services with no cost sharing in plan years starting on or after August 1, 2012. This means that beginning January 1, 2013 for calendar year plans, there will no longer be co-pays for the above women's care.

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