Women’s Preventive Care Services: Contraception Methods & Counseling

As a company dedicated to helping people to live healthier lives, UnitedHealthcare encourages our members to receive preventive care services. Under the health reform law, non-grandfathered health plans are required to cover women’s preventive care services such as well-woman visits, domestic violence screening, and Food and Drug Administration (FDA)-approved contraception, without cost-sharing (copayment, coinsurance or a deductible) as long as they are received in the health plan’s network.

Preventive care interventions continue to be important components of UnitedHealthcare’s health risk identification capabilities and our ability to proactively assist our members in living healthier lives. Contraception methods and counseling give women information and options about their reproductive health that can help them decide when and if starting a family is right for them.

Under the health reform law, health plans must cover Food and Drug Administration (FDA)-approved contraception methods, sterilization procedures, and patient education and counseling for women with reproductive capacity without cost-sharing.

Contraceptive Drugs Covered without Cost-Share

Under the health reform law, all FDA-approved methods are covered without cost-share, but that does not mean all contraceptives. The methods covered by the pharmacy benefit are hormonal (e.g., birth control pills), barrier (i.e., diaphragms), emergency contraceptives (i.e., “morning after” pills) and select over-the-counter (OTC) contraceptives. Contraceptives on our Preventive Care Medication List are covered at 100 percent when age- and gender-appropriate, prescribed by a health care professional and filled at a network pharmacy.

Here are some changes to our contraceptive coverage to comply with health reform:

- Certain OTC contraceptives for women are covered at 100 percent including female condoms, emergency contraceptives (Next Choice™, Next Choice One-Dose™, Plan B One-Step®), and contraceptive film, foam and gel.

- Members will not be reimbursed if they purchase an approved OTC contraceptive without a prescription.

- UnitedHealthcare has determined that contraceptives with the same progestin are equivalent to each other. Therefore, each unique progestin contraceptive medication is represented on the Preventive Medication List making sure women have access to a variety of contraceptives at no cost-share. Other contraceptives will be covered in other tiers at the applicable plan cost-share.
• Because the health reform law requires coverage of emergency contraceptive methods, certain “morning after” pills, such as Plan B One-Step® and ella®, which are FDA-approved emergency contraception, will be covered when prescribed.

• Hormonal contraceptives currently excluded from benefit coverage will remain excluded since they contain the same or a modified version of an active ingredient and our Pharmacy & Therapeutics Committee has determined they are therapeutically equivalent to a covered product. For example, Beyaz® and Safryl® are excluded today.

• The list of contraceptives and FAQs on the Preventive Care Medication Lists are available on the United for Reform Resource Center at [uhc.com/reform under the Preventive Services provision](http://uhc.com/reform). Members will also find the lists on myuhc.com/Pharmacy Information.

**Medical Procedures and Devices Covered without Cost-Share**

It’s important to note that some contraceptive methods are covered under the medical benefit. When performed by a network doctor or health care professional, the following contraceptive procedures and devices are covered without cost-share:

• Diaphragms (covered under the pharmacy benefit if purchased by prescription at a network pharmacy)

• Services to place/remove/inject covered FDA-approved contraceptive methods

• Sterilization procedures for women, such as tubal ligations

• Intrauterine devices (IUD) including insertion and removal (Doctors who do not stock the Mirena® and Skyla™ levonorgestrel-releasing intrauterine systems may obtain them through CVS Caremark Specialty Pharmacy at 1-800-237-2767 or Fax 1-800-323-2445. Members cannot be reimbursed for IUDs purchased from a pharmacy.)

**Contraceptives Not Covered as a Preventive Benefit**

The health reform law only covers women’s contraception without cost-share. Male contraception and sterilization are not covered without cost-share, and standard/current benefits apply.

That means that while female condoms are covered without cost-share, male condoms are not.

The law does not provide for coverage of abortifacient drugs/abortion pills such as Mifeprex® (mifepristone) as a preventive service.

**Effective Dates for Contraceptive Coverage without Cost-Share**

Generally, contraceptives were covered without cost-share when coverage for the expanded list of women’s preventive care services became effective the first plan year beginning on or after Aug. 1, 2012. A pharmacy point-of-sale solution for certain OTC contraceptives was implemented Nov. 1, 2013.
Managing Costs of Expanded Women’s Preventive Care Services

The health reform law allows plans to use reasonable medical management to retain the flexibility to control costs and promote efficient delivery of care. For example, a plan may continue to charge a cost-share for branded drugs if a generic is available and is just as safe and effective. Tiering, exclusions, ancillary charges, prior authorization and step therapy are other reasonable medical management techniques that may be used to determine coverage and member cost-share if the drugs at issue are just as safe and effective as the drugs provided without cost-sharing.

Grandfathered Plans and Contraception Coverage

UnitedHealthcare implemented no cost-share contraceptive coverage under the pharmacy benefit on Aug. 1, 2012, for all fully insured plans that had pharmacy contraceptive coverage prior to Aug. 1, 2012, regardless of grandfathered status. If a fully insured grandfathered plan did not cover pharmacy benefit contraception prior to Aug. 1, 2012, no cost-share contraceptive coverage begins upon the plan’s first renewal date after Aug. 1, 2012. If an organization has a grandfathered plan and chooses to revert back to its previously compliant cost-share arrangement for contraceptives on its plan renewal date, its grandfather status will not be impacted. For all other new or renewing plans either grandfathered or non-grandfathered, pharmacy coverage becomes effective as of the first plan year, or the first plan renewal date, on or after Aug. 1, 2012.

All UnitedHealthcare small business plans (generally 2-99 employees) received preventive care services, including contraception coverage, at no cost-share regardless of grandfathered status on Aug. 1, 2012.

Religious Objections to Contraception Coverage

Under the health reform law, certain religious institutions that offer insurance to their employees may be able to choose whether or not to cover contraception services.

If your organization qualifies for a Religious Employer Exemption (generally churches or houses of worship) or is a nonprofit organization that self-certifies as an Eligible Organization (effective for plan years beginning on or after Jan. 1, 2014), your plan may be exempt from covering contraceptives. Organizations must submit the certification forms to us as required by law in order to qualify. Those that qualify for the Religious Employer Exemption or an Eligible Organization accommodation are responsible for certifying their status and complying with state and federal laws.

Groups that qualify as an Eligible Organization will not cover contraceptives, but health insurance issuers or third-party administrators like UnitedHealthcare must provide or arrange for contraceptive coverage for members of Eligible Organizations as required by the health reform law. This benefit does not apply to employees of organizations that qualify for the Religious Employer Exemption.

If you believe that your organization qualifies for an exemption, contact your broker, consultant, or UnitedHealthcare representative immediately, or visit the United for Reform Resource Center at uhc.com/reform and click the Preventive Services provision for the required certification forms.
What Members Can Expect

In general, when members obtain contraceptives on our Preventive Care Medication List they will have no deductible, copayment or coinsurance. If they desire contraceptives not on this list (higher-tier contraceptives), they will have cost-sharing, and the cost paid by members will continue to apply to the deductible.

For employers who currently offer a high-deductible or consumer-driven health (CDH) plan, the same contraceptives on the Preventive Care Medication List will be available at no cost to employees. However, for CDH plans, if members desire a contraceptive not on this list, they will need to pay the full cost of the product until they reach the plan deductible.

What Employers Need to Know

1. **No action is required to receive contraceptive coverage at no cost-share.** The benefit will not change your coverage, but select contraceptives will be available at no cost-share.

2. **Determine if you are exempt.** If you have grandfathered status or meet the federal requirements for religious exemption as defined by the health reform law, and do not want contraceptive coverage, contact your UnitedHealthcare representative for further direction.

3. **Some contraceptives are covered under the pharmacy benefit (oral contraceptives) and others under the medical benefit (services received in a doctor’s office).**

For More Information

Consult your UnitedHealthcare representative if you have questions. Visit the United for Reform Resource Center at [uhc.com/reform](http://uhc.com/reform) for the latest health reform news, religious exemption certification forms, prescription drug lists, educational videos, timelines and frequently asked questions about health reform.