



What should your student health plan cover? Frequently Asked Questions

The new health care law improves women's access to preventive care by ending cost-sharing for certain preventive services. This means that if you have health insurance you should no longer have to make a co-payment to receive the following services:

- Contraceptive methods and counseling
- Well-woman visits
- Screening and counseling for sexually transmitted infections, including HIV
- Diabetes screening for pregnant women
- Breastfeeding support, supplies and counseling
- Screening and counseling for intimate partner violence

Does this mean that I won't have to make a payment when I get these services?

Yes, if you have health insurance, your plan should now fully cover these services with no need to make a "co-payment." Also, insurers are no longer allowed to require you to count the cost of this care against your deductible. This means that the only cost is what you already paid to buy a health insurance policy.

When does this take effect?

It is already in effect! Since August 1, new health insurance plans are required to cover these preventive services without charging a co-payment. Student health plans for this school year started after August 1, so your student health plan should be covering these services without charging you any additional costs.

What kind of birth control can I get with this coverage?

Health insurance companies are required to cover all contraceptive methods approved for sale in the United States. According to the medical experts who developed the guidelines for this provision of the law, this includes oral contraception (the pill), the ring, contraceptive shots, implants, diaphragms, cervical caps, and non-surgical permanent contraceptives. The guidelines also state that sterilization for women is covered. It is

possible, however, that you won't be able to get the exact, brand-name contraceptive you were using. If you decide to switch your brand or to start using a generic to get no-copay coverage, make sure you discuss it with your health care provider. If your insurance plan isn't covering all these options without requiring you to pay extra, we want to know!

Learn how to report your school's coverage here:

<http://countdowntocoverage.org/storage/Report%20Campus%20Coverage.pdf>

Do I have to change where I fill my birth control prescription?

Insurance companies are allowed to require that you get your birth control prescription from an "in-network" provider. If your prescription is usually sent to an in-network provider, you won't need to change where you get your birth control. However, if the pharmacy where your prescription was sent charged a co-payment for your birth control you should check to make sure that it is in your network. Something as simple as changing to a different pharmacy might let you avoid these unnecessary costs.

Is there a limit on how many cycles of birth control I can get without getting charged a co-payment?

Your insurance coverage will include enough cycles of birth control to protect you for the full term of the insurance plan, which may be a school-year or a calendar-year. The rules limiting how many cycles you get at one time, however, will continue to apply.

Do I have to switch to a new health care provider?

No, nothing in the new health care law requires you to change where you get your health care. If you were seeing a health care provider who does not participate in your insurance plan, however, you may want to switch to one who does so that you can get these services and protections that the law now requires them to cover.

Are there any student plans that do not have to provide this coverage?

- Most students currently in college should have an insurance plan that covers these preventive services without imposing extra costs. Health plans that existed before the health care law are considered "grandfathered" and do not have to follow the preventive services requirement, but students who enrolled in a plan after March 23, 2010 (the date when the health care law was signed) should not have a plan that is "grandfathered."
- Self-funded student health plans do not have to comply with the requirement to cover preventive services without imposing additional costs. Most student health plans are not self-funded, but if yours is, it's possible that you won't have this coverage. You can usually find out if your school health plan is self-funded by calling the student health center and talking to the staff member in charge of enrolling students in your college's health plan. Some schools with self-funded student health plans have begun to cover birth control without a co-payment even though they are not required to by the law. If you find out that you have a self-funded plan, you may

be able to launch a successful advocacy campaign to persuade your school to cover birth control without a co-payment anyway.

What about colleges and universities that have a religious objection to providing insurance that covers contraception?

The requirement that student health insurance plans cover contraception applies to religiously-affiliated colleges and universities, even those that have a religious objection to contraception. (It does not apply to seminaries.) However, some schools have been granted a one-year delay – until August 2013 -- before they have to come into compliance with the law. Those schools that have been allowed to delay contraceptive coverage for students still must provide coverage for the other women’s preventive health services. They also must notify students they will not have contraceptive coverage during the legally permissible delay.

What if I’m on my parent’s plan, not on the student health plan? Will I get access to the women’s preventive services benefit?

Unless your parent’s plan is a “grandfathered” plan (described above), it is also required to cover these preventive services without charging a co-payment. However, unlike student health plans, many insurance plan years begin on January 1st instead of at the start of the new school year, so if you’re on your parent’s insurance plan your new coverage for preventive health care may not begin until January 1, 2013. You may contact a representative from your health insurance company to find out the details of your plan and the start date of your new plan year.

If I use my health insurance to get birth control will my privacy be protected?

If you have a student health insurance plan, you are the policyholder and your privacy should be protected. If you have health insurance as a dependent, covered on your parent’s insurance policy, there is a possibility that your privacy could be breached. Some health insurance companies send an “Explanation of Benefits” form to the policyholder (in this case one of your parents) that lists the services for which the insurer paid. This means your parents could find out about your birth control prescription or other services you have utilized.

What about preventive services not specific to women?

The health reform law also requires that new health insurance plans cover other proven preventive care that may be particularly important for both male and female students. Routine vaccinations against disease and counseling for quitting smoking, losing weight, eating healthfully and reducing alcohol use, are some examples of recommended preventive care that may be covered without co-payments under your plan. You can get more information about coverage for general preventive care at healthcare.gov.