

## Coverage of Contraceptive Services: A Review of Health Insurance Plans in Five States

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### Contraceptive Coverage: What does it include?

- ACA requires coverage of the full range of FDA-approved contraceptive methods as prescribed for women with no cost-sharing
- Includes:
  - Counseling
  - Insertion & Removal
  - Services related to follow-up and management of side effects



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### Birth Control: Medicines To Help You

#### Introduction

If you do not want to get pregnant, there are many birth control options to choose from. No one product is best for everyone. The only sure way to avoid pregnancy and sexually transmitted infections (STIs or STDs) is not to have any sexual contact (abstinence). This guide lists FDA-approved products for birth control. Talk to your doctor, nurse, or pharmacist about the best method for you.

**There are different kinds of medicines and devices for birth control:**

**Barrier Methods**

**Hormonal Methods**

**Emergency Contraception**

**Implanted Devices**

**Permanent Methods**

**Some things to think about when you choose birth control:**

- Your health.
- How often you have sex.
- How many sexual partners you have.
- If you want to have children in the future.
- If you will need a prescription or if you can buy the method over-the-counter.
- The number of pregnancies expected per 100 women who use a method for one year. For comparison, about 85 out of 100 sexually active women who do not use any birth control can expect to become pregnant in a year.

Medicines To Help You **BIRTH CONTROL GUIDE**

Methods	Number of pregnancies expected per 100 women*	Use	Some Risks
Vasectomy Surgery for Men	0	One-time procedure. Permanent.	• Pain • Swelling or other complications after surgery • Possible blood clots
Tubal Ligation (Ligation) for Women	0	One-time procedure. Permanent.	• Pain • Swelling or other complications after surgery • Possible blood clots
Implantable Rod	See item 1	Inserted by a healthcare provider. Lasts up to 3 years.	• Changes in bleeding patterns • Headache • Breast and uterine pain
IUD Copper	See item 1	Inserted by a healthcare provider. Lasts up to 10 years.	• Bleeding • Headache • Pain or cramps in the lower abdomen
IUD of Progesterin	See item 1	Inserted by a healthcare provider. Lasts up to 3 years, depending on the type.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Shot/Injection	6	Need a shot every 3 months.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Oral Contraceptives (Combined Pills) "The Pill"	9	Must swallow a pill every day.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Oral Contraceptives (Progestin Only) "The MiniPill"	9	Must swallow a pill every day.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Oral Contraceptives (Ethinodiol Diacetylate) "The LoLo"	9	Must swallow a pill every day.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Patch	9	Put on a new patch each week for 3 weeks (21 total days). Don't put on a patch during the fourth week.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Vaginal Contraceptive Ring	9	Put the ring into the vagina. Keep the ring in your vagina for 3 weeks and then remove it for one week.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Diaphragm with Spermicide	12	Must use every time you have sex.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Sponge with Spermicide	12-24	Must use every time you have sex.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Cervical Cap with Spermicide	17-23	Must use every time you have sex.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Male Condom	18	Must use every time you have sex.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Female Condom	21	Must use every time you have sex.	• Bleeding • Headache • Pain or cramps in the lower abdomen
Spermicide Alone	28	Must use every time you have sex.	• Bleeding • Headache • Pain or cramps in the lower abdomen
<b>Emergency Contraception = If your primary method of birth control fails.</b>			
Plan B (Levonelle) or Other Brand Next Choice	2 out of every 5 women who don't take the pill within 3 days after having unprotected sex.	Swallow the pill within 3 days after having unprotected sex.	• Bleeding • Headache • Stomach pain
Ella	6 out of every 100 women who don't take the pill within 5 days after having unprotected sex.	Swallow the pill within 5 days after having unprotected sex.	• Bleeding • Headache • Stomach pain

\*References to the different methods during the period of use probably represent using a method in any form it was tested or not controlled. <http://www.fda.gov/oc/ohrt/>

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## Plans Permitted to Use *Reasonable* Medical Management

- “If a recommendation or guideline does not specify the frequency, method, treatment, or setting for the provision of that service, the plan or issuer can use reasonable medical management techniques to determine any coverage limitations.”
- Examples of medical management techniques:
  - Tiering
  - Generics
  - Step therapy
  - Prior authorization
  - Limits on quantity and or supply



## Methodology

- Five states selected as areas of focus: California, Georgia, Michigan, New Jersey, and Texas.
- Carriers were selected from a master list of health insurance carriers operating in each state.
- 24 insurance carriers, many which operate in multiple states, were invited to participate in the study.
- Interviews /document review between August and October 2014
- The findings presented represent interviews for 9 plans and 11 plan document reviews – total of 20 different carriers
- Carriers represent over 200 different lines of business nationwide



## Contraceptive Methods Included in the Study

- Vaginal Ring (NuvaRing)
- Patch (OrthoEvra & generic)
- Injections (Depo-Provera & generic, Depo-subQ Provera 104)
- Implants (Implanon & Nexplanon)
- Hormonal IUDs (Mirena, Skyla)
- Cooper IUD (ParaGard)
- Emergency Contraceptive Pills (Progestin-based e.g. Plan B & generics)
- Emergency Contraceptive Pills (Ulipristal acetate, ella)
- Sterilization



## Related Services/Issues Included in the Study

- Well woman visits
- The process for waiving coverage limitations
- The process for handling religious accommodations



## Vaginal Ring: NuvaRing

- No generic equivalent
- The contraceptive method that is least likely to be covered by carriers
  - ✓ 12 carriers of the 20 reviewed cover NuvaRing without RMM limitations or cost-sharing
  - \$ 5 plans only cover NuvaRing with cost-sharing
  - ⚠ 3 plans requires step-therapy or prior authorization
  - ✗ 1 plan does not cover NuvaRing



## Contraceptive Patch: OrthoEvra & Generic

Reviewed coverage of

- ✓ 15 carriers cover at least one type of patch without cost-sharing or RMM limitations.
  - 6 carriers cover both generic and brand patches without cost-sharing or RMM limitations.
  - 9 carriers cover either the generic or brand patch without cost-sharing and no RMM limitations.
- \$ 3 carriers cover the contraceptive patch, but only with cost-sharing.



## Injections

3 products reviewed:

- Depo-Provera
- Generic Depo-Provera
- Depo-SubQ Provera 104



### Depo-Provera or Generic

- ✓ 18 carriers cover without cost-sharing or RMM limitations

### Depo-subQ Provera 104

- ✓ 7 carriers cover Depo-subQ Provera 104 without RMM limitations or cost-sharing
- \$ 5 carriers cover it with cost-sharing
- ✗ 6 carriers do not cover Depo-subQ Provera 104



## Implants

### Implanon

- ✓ 11 carriers cover without RMM limitations or cost-sharing
- ✗ 4 carriers do not cover at all

### Nexplanon

- ✓ 10 carriers cover without RMM limitations or no cost-sharing
- ✗ 3 carriers do not cover at all

### Overall Coverage

- ✓ 10 carriers cover both implants with no cost-sharing and no RMM limitations.
- ⚠ 1 carrier covers only one implant with no cost-sharing and no RMM limitations.
- ⚠ 1 carrier requires prior authorization for both Implanon and Nexplanon.
- ✗ 2 carriers do not cover either implant
- ? Unable to ascertain coverage for either implant for 4 carriers



## Intrauterine Devices (IUD): Hormonal

### Mirena

- ✓ 13 carriers cover Mirena without RMM limitations or no cost-sharing
- ⚠ 1 carrier requires prior authorization but no cost-sharing

### Skyla

- ✓ 10 carriers cover Skyla without RMM limitations or cost-sharing
- ⚠ 1 carrier requires prior authorization but no cost-sharing
- ✗ 3 carriers do not cover Skyla

### Mirena & Skyla

- ✓ 10 carriers cover both hormonal IUDs, Mirena and Skyla, with no cost-sharing and no RMM limitations.
- ⚠ 3 carriers cover only one hormonal IUD
- ? Unable to ascertain coverage for 4 carriers



## Intrauterine Devices (IUD): Non-hormonal

### ParaGard (Copper non-hormonal)

- ✓ 14 carriers cover ParaGard with no RMM limitations and no cost-sharing
- ✗ One carrier does not cover ParaGard – the only non-hormonal IUD available
- ? Unable to ascertain coverage for 4 carriers



### Summary of coverage of IUDs

- ✓ 10 carriers cover all three IUDs without RMM limitations or cost-sharing
- ⚠ 4 carriers cover only one IUD without RMM limitations or cost-sharing
- ? Unable to ascertain coverage for 4 carriers



## Emergency Contraceptive Pills

### 3 EC pills reviewed

- Plan B (progestin-based)
- Plan B generics (progestin-based)
- ella (ulipristal acetate)



### Plan B

- ✓ 5 carriers cover Plan B without RMM limitations or cost-sharing
- ✗ 10 carriers do not cover Plan B

### Generic EC pills

- ✓ 19 carriers cover generic progestin-based EC pills without cost-sharing

### ella

- ✓ 11 carriers cover ella without RMM limitations or cost-sharing
- 💰 6 carriers cover ella, but charge cost-sharing
- ✗ 2 carriers do not cover ella



## Sterilization

Most difficult method to determine carriers' coverage policies

### Procedure

- ✓ 10 carriers cover female sterilization without RMM limitations or cost-sharing.
- ❓ 3 carriers cover female sterilization, but cost-sharing is unknown
- ❓ 7 carriers' coverage of female sterilization is unknown because the information was not included in plan documents.

### Ancillary Services (anesthesia, supplies, follow-up care)

- ✓ 5 carriers specify coverage of ancillary services without cost-sharing.
- ✗ 1 carrier does not cover these services





## Process for Waiving Coverage Limitations

FAQs issued by the DOL specify carriers should have a “waiver” process for patients with a medical need for contraceptives that are otherwise subject to cost-sharing or not covered

- X** None of the carriers reviewed have established a formal waiver process for preventive services; carriers refer consumers to their usual appeal process
- ?** Unclear whether any carrier has an established expedited appeal process for emergency contraceptives not covered under the policy



## Well Woman Visits

- ✓** Carriers do not have explicit policies that place limits on the number of well woman visits with network providers and stated they will cover all visits for preventive care, without cost-sharing
- ✓** All of the carriers reviewed cover medical visits for contraceptives, including counseling, and consider them preventive visits and cover them without cost-sharing
- ?** Not clear for all carriers how they handle approving additional well woman visits



## Requests for Accommodation by Nonprofit Religiously Affiliated Employers

- Carriers reported that only a small fraction of employers have requested an accommodation
- None of the carriers are seeking reimbursement through the Federally Facilitated Marketplace
- Only one carrier adjusted premiums based on the accommodation



## Conclusion

- Determining coverage policies is very difficult
- Many plans are covering many contraceptive methods without cost-sharing
- But...there is variation – not all carriers offer coverage for all prescribed contraceptive methods without limitations
- Choice of health plan may limit women's contraceptive options



