Q: What are my benefits through the Affordable Care Act? I heard there is no fee or copay for birth control. Is this true?

A: Provisions of the Affordable Care Act (ACA), approved by Congress and signed into law by President Obama in 2010, are being phased in from 2010-2014. Some are already in effect. Many students have benefitted from the ACA, since they can now remain on their parent’s insurance plans until the age of 26. Previously, insurance plans could drop young adults at age 19. The ACA protects people with disabilities by prohibiting health plans from putting a lifetime dollar limit on most benefits. Also, pre-existing health conditions (like asthma or diabetes) no longer exclude children under 19 years of age from receiving health care coverage.

Eight women’s preventive services that will be covered under the ACA (no out-of-pocket costs to the individual) for policies renewing on or after August 1, 2012, include:

- Contraception and contraceptive counseling
- Well-woman visits (gynecology exam)
- HPV DNA testing (pap test)
- STD counseling
- Interpersonal and domestic violence screening and counseling
- HIV screening and counseling
- Gestational diabetes screening
- Interpersonal and domestic violence screening and counseling
- Breastfeeding support, supplies, and counseling

What does that mean for female UA students on birth control? If you have the Arizona Board of Regents Student Health Insurance Plan administered by Aetna, you are now eligible to get your birth control pills, Depo-Provera, Nuva-Ring, etc. without a co-pay. Check out www.health.arizona.edu and search for “preventive care.”

If you have a different insurance plan, chances are you’ll have to wait to take advantage of the cost savings. The women’s preventive services coverage kicks in at the start of your new plan year (and most insurances renew in January).