

sex talk.

answers to your questions about sex and relationships

wildfact

Check out “New Year, New You” on Wed., Jan. 28th.
Free stuff from 11am-2pm on the UA Mall!

Q Is birth control actually free under the Affordable Care Act?

A. Yes, if by “free” you mean without a co-pay or out-of-pocket costs (which are now required to be paid by your insurance company). Under the Affordable Care Act (ACA), also known as Obamacare, insurance companies are required to cover contraception with no out-of-pocket cost to the insured. Of course, there are premiums that you, your parents, or employer pay(s) to maintain your health coverage.

When you pick up a birth control prescription at a pharmacy, you don’t pay anything. Your insurer pays it for you. Before the ACA went into effect, patients paid the co-pay (which might have been \$10, 20, or even \$50, depending on the insurance plan).

Plans in the Health Insurance Marketplace* must cover contraceptive methods and counseling for all women, as prescribed by a health care provider. These plans are required to pay for services without charging a copayment, coinsurance, or deductible when they are provided by an in-network provider.



**CAMPUS
HEALTH**

Even better for many college students, the Affordable Care Act allows you to stay on your parents’ insurance plan until you turn 26.

COVERED CONTRACEPTIVE METHODS

All Food and Drug Administration-approved contraceptive methods prescribed by a woman’s medical provider are covered, including:

- Barrier methods (used during intercourse), like diaphragms and sponges
- Hormonal methods, like birth control pills and vaginal rings
- Implanted devices, like IUDs
- Emergency contraception, like Plan B®
- Sterilization procedures
- Patient education and counseling

*EXEMPTED EMPLOYERS

Health plans sponsored by “religious employers” (and companies that certify they have religious objections to contraceptive coverage) do not have to cover contraceptive methods and counseling. If your insurance plan is offered through an exempt religious employer, you may have to pay for contraceptive services on your own.



Have a question? Send it to sextalk@email.arizona.edu

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