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Contraceptives and the Health Care Law

Under health care reform, student health insurance plans, individual insurance, and health insurance plans offered by employers will have to begin offering contraceptives such as birth control, and charge no co-pay.

What if I go to a religiously-affiliated school?

» **In compliance with the new law,** all insurance plans offered by all religiously-affiliated hospitals, universities and other organizations must provide full coverage of preventive services without any cost-sharing. Some religious employers will have an extra year to comply with these requirements, and some religious employers will have their employees get coverage directly from their insurer rather than through the employer. However, these caveats do not apply to student health insurance offered at religious colleges and universities. Student health plans will have to start offering birth control with no co-pays or cost-sharing by August 1, 2012, assuming the proposed student health insurance regulation is not changed by HHS. A finalization of this rule is expected soon.

» **This means that students** at all colleges that offer health insurance, including religiously-affiliated colleges and universities, will have access to complete birth control coverage.

Which contraceptives will I have access to?

» **All insurance plans, including student insurance plans,** will offer all FDA-approved contraceptives at no additional cost. This includes options such as birth control pills and also emergency contraception.

» **The rule also outlines the provision for other services including:**

- "Well-woman" checkups at least once a year
- Cancer screenings
- DNA testing every three years for human papillomavirus (HPV) in women 30 years and older
- Annual screening and counseling for HIV
- Counseling for risk and exposure to sexually transmitted diseases
- Breast-feeding support, counseling and supplies such as breast pumps
- Annual screening and counseling for domestic violence
- Sterilization methods.

When will these services become available?

» **Beginning August 1, 2012,** employer plans, individual plans, and student insurance plans at all schools, including religiously-affiliated institutions will be required to provide contraceptive coverage. Some religious employers will get an extra year to comply. Assuming that the student health insurance regulation does not change, religiously-affiliated schools will not get that extra year for their student insurance.

With 98% of sexually active young Catholic women using some form of modern contraceptive, many religious universities have already taken steps towards increasing young women's access to protective services and contraceptives, and many states already require this coverage. Starting this summer, all schools will have to give young women those same benefits.

Have questions? Email us at Questions@YoungInvincibles.org