Health Care Reform

Pharmacy Contraception Coverage

Frequently Asked Questions

Under the health reform law, health plans must cover FDA-approved contraceptive methods for women at 100 percent without charging a copayment, coinsurance or deductible when filled at a network pharmacy. To comply with this new law, Oxford plans from UnitedHealthcare will offer women many no-cost prescription birth control products (“Preventive Care Medications”).

When will the new law take effect?

Depending on how your employer has designed your pharmacy benefit plan, these changes take effect as soon August 1, 2012. For many other employer plans, the change will go into effect on the plan renewal date, which in many cases will be January 1, 2013. In some plans the coverage will take effect later in 2013. Ask your benefits administrator for the start date of your coverage, or refer to your plan documents for your specific coverage.

Which contraceptives are available at no cost?

A list of these preventive care medications can be found on the other side of this page so you can discuss them with your doctor. You can also log in to oxfordhealth.com or call the Pharmacy Customer Service member telephone number on your health plan ID card to confirm the most current list of preventive care medications for your plan.

Are all birth control products going to be available at no cost to me?

No, only the products on the list applicable to your plan will be no-cost under the pharmacy benefit. The health reform law allows plans to use reasonable medical management to decide which contraceptive products will be provided at no cost-share. If you choose a covered birth control product that is not on the list, a copayment or coinsurance may be required. And this cost will apply to your deductible if you have one.

How do I know which birth control products are no-cost?

Drug lists can and do change, so it’s always good to check. You can learn the cost of all birth control products and no-cost options by:

- Logging in to oxfordhealth.com.
- Calling the Pharmacy Customer Service member telephone number on the back of your health plan ID card.

How do I get my birth control for no cost?

First you must be sure that your employer’s benefit plan has changed to the new coverage. Then, if you choose a no-cost product from the list applicable to your plan, your cost at the pharmacy will be $0.

Note: Many pharmacy plans have “Tiers” with different copayment or coinsurance amounts. Contraceptive products in Tier 1 will have no cost to you. If you choose a covered contraceptive product in a high-cost tier, then you will need to pay the higher copayment or coinsurance as shown. And this cost will apply to your deductible if you have one.

What if I have a high-deductible or consumer-driven health (CDH) plan?

The same no-cost options on the list applicable to your plan will be available to you if you are in one of these plans. If you fill a prescription for covered birth control products not on your plans no-cost drug list, you will need to pay the full cost, until your pharmacy plan deductible is reached.

Are the no-cost products available at both retail and mail pharmacies?

Yes. The no-cost birth control products will be available from in-network retail pharmacies and the mail order pharmacy.

Are over-the-counter birth control items like condoms or spermicides covered?

No. Over-the-counter birth control products are not covered under your pharmacy benefit plan. The health reform law does not require these products to be provided at no cost, because they are available without a prescription.

What if the health care reform law requirements for women’s contraceptive coverage change?

If the law requiring plans to provide birth control at no cost changes, information on how your costs may be impacted will be available to you by:

- Logging in to oxfordhealth.com.
- Calling the Pharmacy Customer Service member telephone number on the back of your health plan ID card.

Have more questions? Log in to oxfordhealth.com or call the Pharmacy Customer Service member telephone number on the back of your health plan ID card.