

sex talk.

answers to your questions about sex and relationships

wildfact

The morning-after pill has no effect on a pregnancy that is growing in the uterine wall. It primarily works by preventing ovulation.

I heard that women can get birth control pills for free under the Affordable Care Act. Really?

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 now 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) in order to purchase health insurance for you.

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 must cover the services without charging a copayment, coinsurance, or deductible when they are provided by an in-network provider. Even better for many college students, the Affordable Care Act allows you to stay on your parents' insurance plan until you turn 26. Previously, insurance plans could drop young adults at age 19.

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 intrauterine devices (IUDs)
- Emergency contraception, like Plan B® and ella®
- Sterilization procedures
- Patient education and counseling

Plans aren't required to cover:

- Drugs to induce abortions
- Services related to a man's reproductive capacity, like vasectomies

Just so you know, there are eight women's preventive services covered under the ACA:

- 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
- Breastfeeding support, supplies, and counseling

Note: Some “religious employers” do not have to provide contraceptive services.



www.health.arizona.edu

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



**CAMPUS
HEALTH**

SexTalk is written by Lee Ann Hamilton, MA, CHES, David Salafsky, MPH, and Carrie Hardesty, MEd, CHES, health educators at the UA Campus Health Service.