

Under the federal Patient Protection and Affordable Care Act (ACA) and in accordance with further clarification from the Centers for Medicare and Medicaid Services (CMS) in FAQ Part XXVI, health insurance plans must cover, without cost-sharing, at least one form of contraception in each of the 18 methods that the Federal Drug Administration (FDA) has identified for women in its Birth Control Guide.

The 18 methods currently approved by the FDA are:

1. Sterilization for women
2. Surgical sterilization for women
3. Implantable rod
4. IUD copper
5. IUD with progestin
6. Shot/injection
7. Oral contraceptive (combined pill)
8. Oral contraceptive (progestin only)
9. Oral contraceptive (extended continuous use)
10. Patch
11. Vaginal contraceptive ring
12. Diaphragm
13. Sponge
14. Cervical cap
15. Female condom
16. Spermicide
17. Emergency contraception (Plan B/Plan B One Step/Next Choice)
18. Emergency contraception (ELLA)

The Division of Insurance reviewed the benefits offered by the health plans in Massachusetts to make sure they are following the federal requirements. The chart displayed below shows the benefits for the plans offered by the Massachusetts insurance companies as of May 31, 2016.

Although health plans continually review and update their drug formularies, each plan must continue to offer at least one drug, item or procedure in each of the 18 methods shown. Some of the drugs, supplies or procedures shown may be subject to the health plan's medical management (for example, the health plan may ask that you get authorization before using a specific service).

If you have any questions about your health plan's coverage of a specific drug, supply or procedure shown, you should contact your health plan directly.

If you believe that your health plan has not covered a drug, supply or procedure according to the information shown here, please contact the Division of Insurance toll- free at (877) 563-4467 or (617) 521-7794.