

Contraceptive Equity

Contraceptive equity means that if a health plan covers prescription drugs and devices, it must also cover FDA-approved contraception too. Currently 26 states require insurers that cover prescription drugs in general to provide coverage of the full range of FDA-approved contraceptive drugs and devices (however 2 states exclude emergency contraception (EC) from the required coverage and 1 state excludes minor dependents from coverage.¹ In 2000, the federal Equal Employment Opportunity Commission (EEOC) ruled that employers may not discriminate against women in their health insurance plans by denying benefits for prescription contraceptives, if they provide benefits for drugs, devices, and services used to prevent other medical conditions².

- Contraceptive equity is a common sense prevention policy that we can all support
- Sixty million women living in the U.S. are currently in their childbearing years (age 15 – 44 on average)
- Women of reproductive age pay 68 percent more in out-of-pocket health care costs than men in the same age group
- Providing full contraceptive coverage in employment-based health care plans would cost employers, at most, only \$21.40 per employee per year³

In Virginia

- In 1997, Virginia enacted a law to require insurance companies to offer prescriptive contraceptive coverage if the insurance plan included prescription coverage.
- **However, employers are not required to include contraceptive coverage in their plans.**
- Virginia provides prescription contraceptive coverage for its state employees as does the federal government for its employees.

The Latest

- Contraceptive equity legislation was introduced in Virginia in 2004 and 2005 but the legislation was defeated.
- If legislators really want to prevent unintended pregnancies, they would focus on common sense prevention measures like contraceptive equity

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¹ Guttmacher Institute, Insurance Coverage of Contraceptives, State Policies in Brief, as of 12/06.

² EEOC Issues Decision on Two Charges Challenging the Denial of Health Insurance Coverage for Prescription Contraceptives, 12/13/2000, <http://www.eeoc.gov/press/12-13-00.html>

³ Guttmacher Institute, U.S. Policy Can Reduce Cost Barriers to Contraception, 07/1999