

Frequently asked questions (FAQs): Getting over-the-counter birth control and emergency contraception covered in Oregon

Most Oregon-regulated commercial health plans must cover all FDA-approved birth control, including over-the-counter (OTC) birth control and most emergency contraception (EC), at no cost to you. The following FAQs explain how to get OTC birth control and EC covered and what to do if you have problems.

1. Does my plan cover over-the-counter (OTC) birth control and emergency contraception (EC) at \$0?

Most Oregon-regulated commercial plans must cover all FDA-approved birth control, including OTC birth control and most EC, at no cost to you (no copay, coinsurance, or deductible). Some large-employer self-funded plans are federally-regulated and may not follow Oregon's rules. If you're not sure, call your plan.

2. Which OTC birth control and EC methods are covered?

All FDA-approved OTC birth control and EC are covered, including but not limited to:

- Daily birth control pills: Opill
- Emergency contraception (EC):
 - Levonorgestrel-based pills (Plan B One-Step and generics)
- Condoms
- Spermicides
- Sponges

3. How do I get OTC birth control or EC at no cost?

- **Go to the pharmacy counter** and ask the pharmacist to process the claim through your insurance at no cost to you. This is the most convenient method, but not all insurers can do this. If yours can't, use one of the options below:
 - **Get a prescription from a health care provider.**
 - **Get a prescription from a pharmacist, if available.**
 - **Pay out of pocket and request reimbursement** from your insurance company. If you use this option, be sure to keep your receipt for reimbursement.

4. Should I call my insurance company?

Yes. Coverage methods can vary, so it's a good idea to contact your insurance company and ask how your plan covers OTC birth control and EC and what steps you need to follow to make sure you pay nothing out of pocket.

5. What if I am charged a copay or deductible, or my claim is denied?

If you are charged a copay, deductible, or if your claim for OTC birth control or EC is denied, take the following steps:

- Ask the pharmacist to try processing the claim again, ensuring it is coded as an OTC birth control method or EC.
- Contact your insurance company and ask for clarification on why the product was not covered at \$0.

- Pay for the product if necessary and then submit a reimbursement request to your insurer along with your pharmacy receipt.
- If you are unable to resolve the issue with your insurer, you may contact the Oregon Division of Financial Regulation for assistance.
 - Consumer hotline: 888-877-4894 (toll-free)
 - Insurance email: DFR.InsuranceHelp@dcbs.oregon.gov

If you have the Oregon Health Plan (OHP):

- OHP covers Opill and EC when the pharmacy bills it at the pharmacy counter. Show your OHP ID card so the pharmacy can confirm your enrollment. Purchases at the regular checkout are not covered.
- OHP also covers other birth control methods (pills, IUDs, patch, shot and more). Talk with your provider or CCO to find out more.

Find a pharmacy:

- If you're in a **CCO**, use your CCO's provider directory or call your CCO.
- If you have **OHP Open Card (fee-for-service)**, go to ohpcc.acentra.com or call **800-562-4620**.

Need help? OHP client services: **800-273-0557** or ask.ohp@odhsoha.oregon.gov.