



REPRODUCTIVE EQUITY NOW

Contraception Access in MA Information Sheet

If you are on a fully insured health benefit plan issued in Massachusetts, you may be eligible for several benefits, including 12 months of contraception with no copay.

What is the 2017 Contraceptive ACCESS Law?

The 2017 ACCESS law requires all state-regulated Massachusetts insurance carriers to provide all FDA-approved contraceptive methods with no copay, including over-the-counter emergency contraception. This law also allows consumers to access up to a 12-month supply of a patient's prescribed contraception at once.

Which insurance plans are subject to the ACCESS Law?

The ACCESS law applies to fully-insured plans, MassHealth, and plans offered by the Group Insurance Commission. Fully insured plans include health plans insured through the Massachusetts Health Connector (e.g., all ConnectorCare Health Plans), and all MassHealth plans, and some employer-sponsored insurance plans.

Many large employers offer self-funded health plans, which are generally exempt from state-mandated benefit requirements, including the ACCESS law. Having a self-funded plan means employers pay the benefits from their resources rather than buying an insured health plan from an insurance carrier.

What are the benefits of the ACCESS Law?

Fully insured plans must cover a 12-month supply of at least one contraceptive drug, device, or other product within each eligible FDA-approved contraceptive category. While plans may provide coverage for more than one product within a contraceptive category, the plan must cover at least one product without cost sharing.

The law also creates a 3-month trial period when starting a new form of hormonal birth control. This trial means that the insurer is only required to cover three months when a patient begins a birth control prescription for the first time. After this trial, patients can obtain a 12-month supply of their prescribed contraceptive. Patients do not need to complete a 3-month trial period when switching insurance or going back to a form of hormonal birth control they have already used, and can only access one 12-month supply during a plan year.

In addition to birth control pills, sponges, and patches, patients can get insurance coverage for long-term reversible contraceptives, such as implantable rods, copper intrauterine devices (IUDs), Progestin IUDs, and injectables. The law also covers female condoms, diaphragms, and female sterilization but not male condoms or male sterilization.

Patients can also enjoy no cost-sharing for emergency contraception purchased with a prescription or under a standing order.

The insurance carrier must provide the individual with the ability to appeal any denial, and patients can request an expedited external appeal of any insurance coverage denial. Patients can find more information on this process at the Massachusetts [Office of Patient Protection](#).