



Guide to Over-the-Counter Contraceptive Coverage

Under the Affordable Care Act (ACA), most private insurance companies have to cover contraceptive methods for women that are approved by the US Food and Drug Administration (FDA) without any cost-sharing. This includes over-the-counter (OTC) methods, but a prescription is typically required. The contraceptive coverage mandate was a monumental step forward in making more contraceptive methods affordable and accessible in the US. As threats to the ACA loom on the federal level, state policies can protect and expand on the contraceptive coverage benefit to better meet their constituents' contraceptive needs. When it comes to OTC contraceptives like emergency contraception, states are trailblazing the path to ensure coverage by removing the extra step of obtaining a prescription in order to get coverage. Currently, six states require private insurance plans to cover different forms of OTC contraceptives without a prescription.^{1,2} The ability to use insurance to cover OTC contraception without needing to obtain a prescription first would reduce the cost and logistical barriers to obtaining it in a timely manner. No one should be denied access to contraception because of unnecessary barriers.

What is OTC contraceptive coverage?

OTC contraceptive coverage is coverage of contraceptives approved by the FDA for over-the-counter use. There are two categories of contraceptives: drugs and devices.

- *Contraceptive Drugs:* The FDA has approved the following contraceptive drugs for OTC use: Plan B emergency contraception and its generics, and spermicide. Efforts are underway to obtain OTC status for oral contraceptives, so this list of OTC contraceptive drugs may expand in the future.
- *Contraceptive Devices:* The FDA has approved male condoms, female condoms, and the cervical cap for OTC use.

How does OTC contraceptive coverage work?

When a consumer wants to purchase OTC contraception, a pharmacist asks for the consumer's insurance card, checks if they have OTC coverage as a benefit, and makes sure that OTC contraceptive products are available and readily accessible in the pharmacy. There are two ways this can work: point-of-sale coverage at the pharmacy counter or by submission of paper claims.

A pharmacy can submit the claim in the same manner as other pharmacy claims. Private insurers and Medicaid programs will likely ask that the dispensing pharmacist's or pharmacy's National Provider Information (NPI) number be placed in the prescriber field. Pharmacists are important partners in making sure OTC coverage works for consumers.

¹ <http://freethepill.org/statepolicies/>

² Several state Medicaid programs also require similar coverage for OTC contraceptives: <https://www.kff.org/report-section/medicaid-managed-care-and-the-provision-of-family-planning-services-report/>