



# INSURANCE COVERAGE FOR CONTRACEPTION IN MICHIGAN

*Ensuring access to reproductive health services, including birth control, is an important part of protecting the health and safety of Michiganders.*



## Free Access to Contraceptives

The Affordable Care Act (ACA) requires nearly all health insurance plans to cover contraceptives with no out-of-pocket cost to you.

Generally, health insurance plans must cover at least one of each type of birth control without charging you anything, including copays or deductibles. You may have to pay the costs yourself if you choose a type or brand of birth control that your insurance doesn't cover or if you purchase products without a prescription.

If you have any questions about your coverage, contact your health plan at the number on your insurance card.

## Questions?

The Michigan Department of Insurance and Financial Services (DIFS) can help consumers with health insurance questions and complaints. For more information visit [Michigan.gov/HealthInsurance](https://www.michigan.gov/HealthInsurance) or call DIFS at 877-999-6442, Monday through Friday from 8 a.m. to 5 p.m.

For information about low- or no-cost reproductive health services provided by the State of Michigan, including under the state's Medicaid program, visit <https://www.michigan.gov/mdhhs/adult-child-serv/childrenfamilies/familyhealth/familyplanning>.

## Contraceptives Covered

- ✓ Barrier methods, like diaphragms and sponges
- ✓ Hormonal methods, like birth control pills and vaginal rings
- ✓ Long-acting reversible contraception, like intrauterine devices (IUDs)
- ✓ Emergency contraception, like Plan B
- ✓ Female sterilization procedures
- ✓ Patient education and counseling