

Insurance coverage of over-the-counter (OTC) contraceptives in Maryland

What are OTC contraceptives?

OTC contraceptives are birth control methods that are available without a prescription from a health care provider. Examples include male and female condoms, Opill (a daily birth control pill), and some types of emergency contraception (Plan B and generics).

Does my insurance cover OTC contraceptives without a prescription?

In Maryland, state law requires certain types of insurance to cover OTC contraceptives without a prescription:

- **Medicaid** - Medicaid covers emergency contraception and latex condoms without a prescription. Other OTC methods, such as Opill, may require a prescription to be covered.
- **State employee plans** - State employee plans should cover emergency contraception and Opill without a prescription. They are not required to cover condoms.
- **Private insurance** - Some commercial plans should cover Opill and emergency contraception without a prescription, while others may require a prescription. They are not required to cover condoms.

Refer to the flow chart below to see if coverage without a prescription applies to you.

How can I use my insurance?

To try and get coverage, show your insurance card at an in-network pharmacy when purchasing OTC contraception. This study aims to determine how easy or difficult it is to get coverage.

Will there be any out-of-pocket costs?

In most cases, if insurance plans cover OTC contraceptives, you should not have to pay anything out-of-pocket.

Are there any restrictions? People of all ages should be able to access OTC contraceptives. Insurance plans may limit the number of packs that are covered within a certain time period.

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In Maryland, Medicaid and some commercial plans must cover the cost of some OTC contraceptives without a prescription. Private plans not regulated by the state do not have to follow this requirement.

Can I get coverage without a prescription?

MEDICAID

- **Yes!** For OTC emergency contraception and condoms
- A prescription may be required for Opill coverage

PRIVATE INSURANCE

Depends.
How are you insured?

STATE EMPLOYEE INSURANCE

- **Yes!** For OTC emergency contraception and Opill
- Plans are not required to cover condoms

THROUGH AN EMPLOYER

- **Maybe.** Check your plan to see if OTC contraception is covered without a prescription.

THROUGH A PLAN ON MARYLAND HEALTH CONNECTION

- **Yes!** For OTC emergency contraception and Opill
- Plans are not required to cover condoms

DIRECTLY FROM AN INSURER

- **Yes!** For OTC emergency contraception and Opill
- Plans are not required to cover condoms

THROUGH A UNIVERSITY OR COLLEGE

- **Maybe.** Check your plan to see if OTC contraception is covered without a prescription.