

# Insurance coverage of over-the-counter (OTC) contraceptives in New York

## 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 New York, state law requires certain types of insurance to cover OTC contraceptives but it does not specify that OTC coverage is required without a prescription

- **Medicaid** - Medicaid covers OTC emergency contraception for females without a prescription. Male and female condoms are available to all regardless of sex or gender, though it is unclear whether a prescription is needed. It is unclear if a prescription is required for coverage of Opill or if coverage is based on sex or gender.
- **Private** - Some commercial plans should cover Opill and emergency contraception without a prescription, while others may require a prescription.

Refer to the flow chart to see if coverage 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. For Medicaid recipients, only females can get coverage for emergency contraception. It is unclear if this is also true for Opill.

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In New York, Medicaid and some commercial plans must cover the cost of some OTC contraceptives. In many cases, it is unclear whether a prescription is required for coverage.

## Can I get coverage ?

### MEDICAID

- **Yes** - OTC emergency contraception is covered without a prescription if you are female
- Condoms are covered but it is unclear if a prescription is required
- It is unclear if Opill is covered with or without a prescription or if coverage is based on sex or gender.

### PRIVATE INSURANCE

**Depends.**

How are you insured?

### THROUGH AN EMPLOYER

**Maybe.**

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

### THROUGH A PLAN ON NEW YORK'S HEALTH PLAN MARKETPLACE

**Yes!** OTC contraception should be covered. It is unclear if a prescription is required.

### DIRECTLY FROM AN INSURER

**Yes!** OTC contraception should be covered. It is unclear if a prescription is required.

### THROUGH A UNIVERSITY/COLLEGE

**Maybe.**

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