

OCI: Insurance Commissioner reminds Wisconsinites about accessing no-cost contraception with most insurance plans

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Madison, Wis. - Insurance Commissioner Nathan Houdek is reminding Wisconsinites of reproductive health care options that are likely covered by their health insurance plan.

[Under the Affordable Care Act \(ACA\)](#), health plans purchased on HealthCare.gov are required to cover contraception and related services as prescribed by a provider with no copays. This requirement applies to most individual, small group, large group, self-insured, and federal employee health plans. Wisconsin law requires that every policy that provides coverage of outpatient health care services, preventive treatments and services, or prescription drugs and devices shall provide coverage for “contraceptives prescribed by a health care provider,” Wis. Stat. s. 632.895(17).

Earlier last month, President Joe Biden signed an [Executive Order Protecting Access to Reproductive Health Care Services](#). This executive order directs the Secretary of Health and Human Services to expand access to the full range of reproductive health services such as access to emergency contraception and long-acting reversible contraception like intrauterine devices (IUDs).

“[Most women](#) use some form of birth control so it’s important that they understand what types of contraceptive services are covered by their insurance including birth control pills, IUDs, or education and counseling,” said Commissioner Houdek.

“Despite the recent U.S. Supreme Court decision to overturn *Roe v. Wade*, contraception remains available as a critical tool for individuals to maintain control over their reproductive health.”

[FDA-approved contraceptive methods](#) prescribed by a doctor are covered by insurance in most cases, including:

- Birth control pills and vaginal rings
- IUDs
- Emergency contraception, like Plan B® and ella®
- Patient education and counseling

There are other options available for qualifying Wisconsinites that need access to reproductive care. The Wisconsin Department of Health Services manages the [Family Planning Only Services Program](#) which provides eligible people with family planning-related services including contraceptive supplies like birth control pills, natural family planning supplies, and more. Interested individuals can call 800-362-3002 for more information on this program.

Wisconsinites with insurance questions or complaints can always contact the Office of the Commissioner of Insurance at 1-800-236-8517 or [visit our website to file a complaint](#).

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The Biden Administration has also created a resource with information about accessing reproductive health care at reproductiverights.gov.