

Coverage of the Women's Preventive Health Services: Script for Calling Your Health Insurance Plan

Q: Hi. I understand that under the health care law, new health plans must provide coverage for women's preventive services, such as a well woman visit and birth control, with no cost sharing. I am trying to confirm that my plan is providing these services. Can you tell me if it is, or whether my plan is grandfathered under the health care law?

Plan is Not Grandfathered

Q: That means the plan should be providing coverage for the women's preventive services without cost sharing. Is that correct?

No

Q: Do you know why the plan is not following this requirement?

Some plans don't have to comply with the requirement (self-funded student health plans, and some religiously affiliated employers, schools, and universities). See "Follow-Up Questions" in script for some specific questions you could ask.

Yes

If you run into any problems learning about your coverage or identify any potential barriers to getting coverage, contact the National Women's Law Center at
1-866-PILL4US or
pill4us@nwlc.org

Plan is Grandfathered and Does Not Yet Have to Provide Coverage

Q: Do you know if the plan will still be providing the women's preventive services without cost sharing?

See follow-up questions in script that you can ask about coverage of specific preventive services.

Q: Do you have information on what services are covered with no cost-sharing?

See follow-up questions in script that can help you find out details about specific preventive services.