

Sampling of Catholic-Affiliated Institutions that Provide Contraceptive Coverage

The following chart lists the contraceptive coverage policies of various Catholic-affiliated institutions. As indicated in the “policy” column below, the extent of coverage offered by these entities varies greatly, including some that cover contraceptives for medical reasons only or cover only specific forms of contraception. Policies summarized in this chart are based on documents available to the NWLC and are not necessarily definitive of the institution’s policy.

| State | Institution | Type | Policy |
|--------------------|---|---------------------------------------|--|
| AL | Spring Hill College | University Employees | "Covers prescription contraceptives, which include: birth control pills, injectables, diaphragms, IUDs, and other non-experimental FDA approved contraceptives; subject to applicable deductible, copays, and coinsurance." (Spring Hill College Benefit Comparison) |
| AZ*, CA*, NV | Catholic Healthcare West (NOTE: as of January, Catholic Healthcare West changed to Dignity Health) | Hospital Chain; employs around 55,000 | In December 2011, NPR article that reported that Catholic Healthcare West provided coverage even before required to by state law. http://www.npr.org/blogs/health/2011/12/02/143022996/catholic-groups-fight-contraceptive-rule-but-many-already-offer-coverage |
| CA* | Daughters of Charity | Hospital Chain; employs ~ 9,000 | Covers contraception. |
| CA* | Jesuit School of Theology | University Employees | Part of Santa Clara University - covers tubal ligation, vasectomy. |
| CA* | Notre Dame de Namur University | University Employees | Covers voluntary sterilization. (NDNU Medical Plans - Coverage Summary) |
| CA* | Santa Clara University | University Employees | Covers tubal ligation, vasectomy. |
| CA* | University of San Diego | University Employees | “Birth control methods 100% Covered, No Copayment.” (SIMNSA Medical Benefit Summary) University of San Diego also offers its employees another health insurance policy that provides unrestricted coverage of oral contraceptives, but covers other forms of contraceptives only if medically necessary. (Anthem Blue Cross PLUS Plan, 1/1/2010) |

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*Indicates state law already requires contraceptive coverage.

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|-------|------------------------------|----------------------|--|
| CA* | University of San Francisco | University Employees | The plan covers prescription oral contraceptives and contraceptive diaphragms without exception (although limits the number of diaphragms), but only covers “injectable drugs and implants for birth control...IUDs and diaphragms dispensed by a physician” if “medically necessary.” (Prudent Buyer Plan Benefit Booklet, dated 10/1/2009) |
| CT* | Sacred Heart University | University Employees | "Covered expenses include charges for certain contraceptive and family planning services, even though not provided to treat an illness or injury. Refer to the <i>Schedule of Benefits</i> for any frequency limits that apply to these services, if not specified below... Covered expenses include charges for contraceptive services and supplies provided on an outpatient basis, including: Contraceptive drugs and contraceptive devices prescribed by a physician provided they have been approved by the Federal Drug Administration; Related outpatient services such as: consultations, exams, procedures, and other medical services and supplies... Covered expenses include charges for family planning services, including voluntary sterilization." |
| DC | Georgetown University | University Employees | “Plan Includes: ...Contraceptive drugs and devices obtainable from a pharmacy.” (Aetna Plan, Effective Date 1/1/2012) Georgetown offers three other medical insurance plans to its employees. One of the three other plans explicitly mentions contraceptives by excluding coverage “of oral contraceptives for birth control.” It is possible that this plan covers oral contraceptives if prescribed for other reasons besides birth control. (Choice Plus, Plan 012M, Effective 1/1/2012) |
| IL* | Dominican University | University Employees | Pharmacy benefit description: "Contraceptives- Available at retail and mail service at the appropriate copayment level based on drug classification." |
| IL* | Loyola University of Chicago | University Employees | Employees can use their Flexible Spending Account to pay for “birth control items.” |
| IN | University of Notre Dame | University Employees | Covers oral contraceptives if for the “correction of existing pathologies of the reproductive system” (with letter from physician establishing medical necessity), but otherwise excludes coverage for oral contraceptives and contraceptive devices unless “specifically requested by a physician based on medical necessity and for purposes other than contraception.” (Plan Summary 2010) |

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|---------------|---|---|---|
| LA | Loyola University of New Orleans | University Employees | Prescription drug benefits specifically include oral contraceptives; 2012 benefits expanded to include intrauterine contraceptive devices. (Benefits Enrollment Guide) |
| MA*, NH*, RI* | Steward Healthcare System (formerly known as Caritas Christi) | Hospital Chain (MA); Managed Care (NH, RI); employs around 14,000 | Prior to its purchase by a private equity firm and being renamed Steward Healthcare System, Caritas Christi was a Catholic hospital chain that provided contraceptive coverage. Our understanding is that when a Catholic hospital is sold to a non-Catholic entity, the church directives stay with the hospital chain even after being sold. This information is supported by Boston Globe reporting: "All six Caritas hospitals, including the flagship St. Elizabeth's Medical Center in Brighton, will remain open and follow the Catholic Church's ethical and religious directives, among them a ban on abortions." Robert Weisman, "Equity firm set to buy Caritas", Boston Globe, Mar. 25, 2010, available at: http://www.boston.com/business/healthcare/articles/2010/03/25/equity_firm_set_to_buy_caritas/ |
| MD* | Loyola University Maryland | University Employees | Contraception is covered when used for purposes other than birth control. Exclusions: "Contraceptive devices and drugs...unless otherwise stated." Prescription drug benefit: "Medically necessary contraceptive devices and contraceptive drugs." |
| MI* | University of Detroit Mercy | University Employees | Has contraceptive coverage riders allowing enrollees to purchase coverage. |
| NE | Creighton University | University Employees | Exclusions include "Oral contraceptives, unless medically necessary" (Creighton University Medical Plan Benefits Summary CCAP, PPO2, PPO1) |
| NY* | Fordham University | University Employees | Employees offered choice of plans, include one which covers family planning office visits and tests, vasectomy, and tubal ligation. (Benefits for Faculty & Administrative Employees, Cigna Benefits) |

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| NY* | Saint John's University | University Employees | <p>Covered Services include "Family planning services which consist of counseling on use of contraceptives and related topics. The costs related to the measuring and fitting of a contraceptive device are also covered if the service is performed during the annual well-woman examination. These services will be provided by your selected Primary Provider of OB/GYN Care without a referral from your PCP. We also Cover vasectomies and tubal ligations."</p> <p>Exclusions and limitations include: "Birth control pills, implantable contraceptive drugs, condoms, foams or devices, IUDs, diaphragms, contraceptive jellies and ointments, even if they are being prescribed or recommended for a medical condition other than birth control." (Employee Benefits Summary Descriptions, Certificate of Coverage)</p> |
| NY* | Various Catholic employers | | We have information that various Catholic employers in New York are covered by a multi-employer contract which includes a health fund covering contraception through the League for Voluntary Hospitals. |
| OH | Franciscan University of Steubenville | University Employees | Under the prescription benefits, the policy excludes coverage of contraceptives "except when prescribed for purposes other than birth control." The same policy elsewhere excludes "contraceptive services, including contraceptive prescription drugs, contraceptive devices, implants and injections, and all related services;" thus, the policy appears to always exclude coverage of contraceptive services and devices, but cover prescription contraceptives when "prescribed for purposes other than birth control." (BCBS PPO Program, Effective 1/1/2011) |
| OH | John Carroll University | University Employees | Offers two insurance policies that exclude contraceptive coverage "except as specified." No exception is provided, but contraceptives are defined as "oral, injectable, implantable or transdermal patches for birth control." It is possible that by defining excluded contraceptives "for birth control," the policies carve out a medical necessity exception. (Supermed Plus HDHP-Active-Single, Effective 9/23/2010; Supermed Plus, RX-Plan C-Active, Effective 9/23/2010) |
| OH | University of Dayton | University Employees | "Covered services may include, but are not limited to: ...Contraceptive devices including diaphragms, intra uterine devices (IUDs), and implants....Covered Prescription Drug Benefits: ...Oral contraceptive drugs are covered when obtained through an eligible pharmacy." (Core Plan PPO & Advantage Plan PPO, Effective Date 1/1/2011) |

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| PA | King's College | University Employees | Excludes coverage of prescription contraceptives when “being used for the prevention of pregnancy including injectable contraceptives, except when used for an approved medical condition.” (Bluecare PPO 250, dated 7/1/2006 and Bluecare PPO 500, dated 7/1/2006) |
| PA | University of Scranton | University Employees | Policy has several provisions on contraceptive coverage. 1) Covers “therapeutic drugs, medications and injectable ... being rendered by the Primary Care Physician during an office visit, and when Medically Necessary”, but limits that coverage by excluding coverage of “contraceptives, when used for the purpose of birth control.” 2) Prescription drugs and medications “are covered when prescribed by a licensed physician when Medically Necessary”, including contraceptives if requiring birth control is medically necessary. 3) Otherwise, “drugs, medications and injectable including ... contraceptives when used for the purpose of birth control, [are excluded] except as provided [in the prior section].” (First Priority Health Plus, Member Handbook, Effective date 2/1/1999) |
| TX | St. Edwards University | University Employees | “Coverage includes contraceptive drugs and devices available at pharmacy.” (2012 Employee Benefits Guide) Note, this information came from the employee benefits guide; it is possible that the actual policy documents contain limitations on this coverage of contraceptives. We were unable to locate the policy documents. |
| TX | University of Dallas | University Employees | The policy provides that “birth control pills and devices are covered if medically necessary with a medical necessity letter from your physician, annually.” (PPO Plan Option, Effective 1/1/2011) Although this allows for restricted coverage of “pills and devices,” the Policy elsewhere excludes “implantable contraceptive products.” |
| TX | University of Incarnate Word | University Employees | “Your coverage includes the following: ...Contraceptives.” (HumanaPOS Rx3 Prescription Drug Coverage; <i>see also</i> HumanaHMO Rx3 (same)) Note: this information is from a condensed version of the prescription drug benefits for employees under the PPO or HMO plan. It is possible that the actual policy documents include limitations of this contraceptive coverage (although no specific limitation is in the “limitations and exclusions” section of the condensed version, where other prescriptive medicines, for example, for “impotence and/or sexual dysfunction” and “abortifacients” are specifically excluded). |

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| VT* | Saint Michael's College | University Employees | Policy only excludes "implantable contraceptive products" with no other mention of contraception. |
| WA* | Gonzaga University | University Employees | Self-funded plan. "Exclusions...Contraceptive drugs or devices, prescription oral contraceptives, diaphragms, and cervical caps, unless medically necessary." (Your Choice Heritage Plus 1, 6/1/10) |
| WA* | Seattle University | University Employees | "Allowances Schedule": "Drugs – Outpatient (including ... contraceptive drugs and devices)." (2011 Group Health Benefit Booklet 2011) Provides medical coverage for "certain professional Provider contraceptive services and supplies, including but not limited to...IUD or Norplant" and prescription coverage for self- administered contraceptives. (Seattle University, 2011 Regence BlueShield Summary Plan, Effective Date 1/1/2011) |
| WI* | Marquette University | University Employees | "This Plan provides benefits for Prescription contraceptives, regardless of purpose." The plan later excludes "non-systemic contraceptives or devices" if not otherwise allowed in the coverage described above. (Health Benefit Summary Plan Description, Revised 1/1/2010) |
| WI* | Saint Norbert College | University Employees | Covers "elective sterilization, vasectomy and tubal ligation" and "injectable birth control, when used in the treatment of a sickness. Covered expenses include the cost to administer the injection and the cost of the medication." Excludes "birth control drugs, biologicals, implants, patches and devices." (St. Norbert College Medical Benefit Plan) |
| WI* | Viterbo University | University Employees | This plan only excludes non oral contraceptives and emergency contraception. But oral contraceptives are not listed under exclusions. Exclusions: "Non oral systemic contraceptives (ex: Nuvaring & patches), Depo-provera, implants, condoms, diaphragms & spermicides;" "Emergency contraceptives or other Drugs related to the termination of pregnancy (including but not limited to Mifeprex, Preven and Plan B)." |

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