



the campaign to prevent unplanned pregnancy

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“Secret Shopper” Report Reveals Troubling New Evidence of Insurance Companies Denying Birth Control Coverage

(Washington, D.C.) Power to Decide released a [new report](#) today revealing troubling new evidence of health insurance companies failing to provide coverage of the full range of birth control options with no out-of-pocket expense, as required under the Affordable Care Act (ACA). For this report, researchers reviewed health plans’ publicly available documents, denial letters issued to patients, and conducting a “secret shopper”-style phone survey to health plans’ customer service lines.

More than 62 million women have gained access to the birth control they need without a copay thanks to the ACA. Yet as Power to Decide’s new report [explains](#), significant barriers remain, namely health insurance companies that are falling short of the ACA’s standards by failing to provide an easy-to-use process to help patients get coverage of the contraceptive method that works for them in cases when it is not typically covered by their plan.

“The passage of the ACA marked a huge step toward ensuring access to birth control and other reproductive health care for all — no matter your income, your zip code, or what type of insurance you have,” said Power to Decide CEO Raegan McDonald-Mosley, MD, MPH. “Unfortunately, our report found new evidence that health insurance companies are systematically failing far too many people who rely on contraception to prevent pregnancy and protect their health. We know that the impact of these denials falls hardest on historically marginalized communities and those struggling to make ends meet, and it’s time for the federal government to take additional actions to protect patients.”

Key findings from “[When Your Birth Control Isn’t Covered: Health Plan Non-Compliance with the Federal Contraceptive Coverage Requirement](#)” include:

- Research identified public documents describing acceptable exceptions processes for only two of the 42 health plans or pharmacy benefit managers assessed.
- In other instances, plans:
 - provided insufficient, irrelevant or no information at all to assist patients or providers in navigating an exceptions process.
 - described processes that fail to meet the ACA’s standards for contraceptive coverage, such as seeking to override a provider’s determination of medical necessity, or imposing inappropriate medical management techniques.

“The ACA fundamentally changed the health care landscape and put affordable birth control within reach for millions of people across the country,” said Dr. McDonald-Mosley. “But as our report makes clear, there is work yet to be done if we’re to reach the goal of ensuring everyone has access to the contraceptive care they need.”

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POWER TO DECIDE

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[Power to Decide](#) is a private, non-partisan, non-profit organization that works to ensure all people—no matter who they are, where they live, or what their economic status might be—have the power to decide if, when and under what circumstances to get pregnant or have a child