1. Power to Decide


---

## Barriers to Realizing the Benefits of Extended Supply

- **Cost:** Although a substantial number of extended supply laws have been implemented, many plans do not cover the extended supply requirements. This can be due to various factors, including the cost of providing extended supplies.
- **Insurance:** While most insurance plans cover contraceptives for a 3-month supply, fewer provide coverage for 12-month supplies. This can result in increased out-of-pocket costs for consumers.
- **Provider:** Some providers may not be aware of extended supply laws or may not be able to provide extended supplies due to limitations in their inventory or other logistical issues.

## Monitoring and Enforcement: NY State Case Study

- **Insurance:** In April 2020, New York Attorney General Letitia James set up a helpline for consumers to report health insurance plans or pharmacies who had non-compliance with this policy among some insurers. This initiative aimed to address gaps in access, unintended pregnancies, and potential cost savings.
- **Cost:** Studies suggest a 12-month supply has been associated with fewer gaps in contraceptive access, fewer unintended pregnancies, and potential cost savings. A 12-month supply is one way to do so. Obtaining a 12-month supply of contraceptives at one time allows people to stay home to reduce exposure to the virus.

---

**Monitor and Enforcement:**

- **Access:** In New York, the Office of Health Insurance Market Development monitors and enforces extended supply laws. This involves working with consumers, health plans, and pharmacy benefit managers to ensure compliance with extended supply laws.
- **Provider:** Providers are encouraged to follow extended supply laws to provide better access to contraceptives. Monitoring and enforcement ensure that providers also follow these laws.
- **Insurance:** Insurance companies are encouraged to provide coverage for extended supply requirements to improve contraceptive access and reduce unintended pregnancies.

---

**Cost Savings:**

The number of states that have a requirement that insurance plans cover an extended supply of contraceptives at one time, for those who want it, is a smart investment. Studies suggest a 12-month supply has been associated with fewer gaps in contraceptive access, fewer unintended pregnancies, and potential cost savings. A 12-month supply is one way to do so. Obtaining a 12-month supply of contraceptives at one time allows people to stay home to reduce exposure to the virus.

---

**Analysis:**

- **Insurance:** While most insurance plans cover contraceptives for a 3-month supply, fewer provide coverage for 12-month supplies. This can result in increased out-of-pocket costs for consumers.
- **Provider:** Some providers may not be aware of extended supply laws or may not be able to provide extended supplies due to limitations in their inventory or other logistical issues.

---

**Cost Savings:**

The number of states that have a requirement that insurance plans cover an extended supply of contraceptives at one time, for those who want it, is a smart investment. Studies suggest a 12-month supply has been associated with fewer gaps in contraceptive access, fewer unintended pregnancies, and potential cost savings. A 12-month supply is one way to do so. Obtaining a 12-month supply of contraceptives at one time allows people to stay home to reduce exposure to the virus.