

ACCESS Law Fast Facts

The ACCESS law applies to certain health plans in Massachusetts and provides for coverage of at least one form of birth control in each of the FDA-approved categories without cost-sharing and a 12-month supply of birth control after a successful completion of an initial 3-month prescription.

Is my health plan included in the law?

Health plans in Massachusetts that provide coverage through the Group Insurance Commission, MassHealth, and in the fully-insured market are included in the ACCESS law.

Individuals who purchase coverage on their own or receive it through a small or medium sized-business that purchases coverage on behalf of their employees **are fully insured.**

Large companies typically **self-insure**, providing employee health benefits by directly paying health care claims to providers and are **not** covered by the ACCESS law.



What does "without cost-sharing" mean?

Under the ACCESS law, certain health plans provide coverage for at least 1 contraceptive drug, device, or product in each of the FDA approved categories without cost-sharing.

Cost sharing is the share of costs covered by your insurance that you pay out of your own pocket, including deductibles, coinsurance, and copayments.

The FDA has approved 18 categories of contraceptives, including oral contraceptives, intrauterine devices, and patches.



How can I get a 12-month supply?

Health plans in Massachusetts governed by the ACCESS law offer coverage for a 12-month supply of prescription contraceptives.

The first time a prescription contraceptive is dispensed, your plan will cover a 3 month supply. Any subsequent dispensing may be up to 12 months for a total of 12 months in any plan benefit year.

Talk to your provider about whether a 12-month supply is right for you.

