Contraceptive benefits
Your costs and coverage

All FDA-approved contraceptives are covered at no cost. This means that there isn’t a copay, coinsurance, or deductible payment for these services.

Contraceptive methods covered at no cost to you1

- Oral contraceptive drugs – including birth control pills and emergency “morning after” pills
- Over-the-counter contraceptives – including male and female condoms, spermicide, and sponges
- Prescribed patches and vaginal rings
- Internally implanted time-release drugs – including intrauterine devices (IUDs), injectable contraceptive drugs, diaphragms, and cervical caps2
- Transcervical procedures (for example, IUD insertion and removal)
- Transabdominal procedures (for example, tubal ligation)
- Vasectomies
- Services related to contraception, including birth control counseling, consultations, and follow-up visits when given by an in-network provider

Non-preventive services that have a copay, coinsurance, or deductible payment

- Non-preventive services done along with a sterilization procedure
- Any other lab, imaging, or other services associated with sterilizations
- Complications that come up after sterilization

Which drugs and medical devices are covered?

Our list of covered drugs and medical devices is called a formulary. To find out which drugs and contraceptive devices are on our formulary, go to kp.org/formulary. Some drugs aren’t on this list. They are called non-formulary drugs. A Kaiser Permanente provider might determine that a non-preferred drug is medically appropriate. In that case, the contraceptive drug will be covered at no cost to you, even if it is not on the formulary.

You may request an exception to the formulary by contacting your provider. If you don’t have a prescription drug benefit, you will be charged the retail price for the drug.

Go to kp.org/EOC to view your Evidence of Coverage.

---

1 Grandfathered plan procedures will incur a cost until 2019 plan year renewal.

2 If the office visit is only to have a contraceptive device implanted or removed or includes a preventive well-woman visit, you will not have a copay or coinsurance. If the office visit is for non-preventive services, but you also have a contraceptive device inserted or removed, you may have an office visit copay.