



### ACA, Health Plans, and Reproductive Rights

*From Mineral and Benecorp*

*Benecorp has partnered with Mineral to offer our clients a wide range of HR-related services*



#### Editor's Note

*Off The Wire* is a reprint of articles for Human Resources professionals and business owners. It is published monthly and we always try to address the needs and concerns of the business community with a focus on benefits and HR-related topics.

We are interested in your feedback and welcome any comments! If there are any topics that interest you, feel free to contact us at (206) 414-4635. We will gladly do the research for you!

If you would like to view past issues, they can be found on our website:

www.bene-corp.com



The U.S. Department of Health & Human Services (HHS) press release from June 25, 2022, provides information about the right to access health care, have it covered by insurance or other health care coverage if available, where to go if someone doesn't have coverage, and how to get more information.

Most health coverage—whether it's public (Medicaid) or private (through the Affordable Care Act (ACA) Marketplace or an employer) - covers family planning counseling, birth control, and other preventive services at no cost to the individual. Under the ACA, most health plans are required to provide birth control and family planning counseling with no out-of-pocket costs. This includes:

- Hormonal methods, like birth control pills and vaginal rings.
- Implanted devices, like intrauterine devices (IUDs).
- Emergency contraception, like Plan B and ella.
- Barrier methods, like diaphragms and sponges.
- Patient education and counseling.
- Sterilization procedures.

Learn more about birth control coverage requirements for different types of health plans on [HealthCare.gov](https://www.healthcare.gov) (a federal government website managed by the U.S. Centers for Medicare & Medicaid Services).

Additionally, the right to access other preventive health services with no out-of-pocket costs is legally required under most health insurance plans. Most health insurance plans are required to cover women's preventive health services, including:

- Well-woman visits to screen health at any time. Including a Pap smear, breast exam, and regular checkup.
- Counseling and screening services.
- Breast and cervical cancer screenings.
- Prenatal care (care received while pregnant).
- Breastfeeding services and supplies.
- Interpersonal violence screening and counseling (for instance, sexual assault evidence collection exams).
- HIV screening and STI counseling.

The HHS website [ReproductiveRights.gov](https://www.reproductive-rights.gov) provides more information about legal rights and available federal resources.



If you or employees need help understanding your company's health benefits, contact us here at Benecorp. We would be happy to help you find the answers you need.

Call us at (206) 414-4635

Or visit our website at [www.Bene-corp.com](http://www.Bene-corp.com)