

FEHB Contraceptive Coverage

On June 23, 2023, President Biden issued [Executive Order 14101](#), "Strengthening Access to Affordable, High-Quality Contraception and Family Planning Services."

The president's order states:

"Women should have access to the healthcare they need, including contraception and family planning services. Access to contraception is essential to ensuring that all people have control over personal decisions about their own health, lives, and families. High-quality contraception improves health outcomes, advances economic stability, and promotes women's overall well-being. Contraception access is linked to improved maternal and child health, expanded educational and professional opportunities, and higher lifetime earnings."

No-cost Coverage for Generics

Through its federal contraceptive care benefit, TakeCare is in compliance with the president's order, and OPM's FEHB requirement, by covering at no cost to the member (subject to deductible under HDHP Option*) all U.S. Food and Drug Administration (FDA)-approved generic contraceptive drugs and drug-led devices, other than those for which there is a covered therapeutic equivalent.

The no-cost coverage includes the full range of generic contraceptive methods approved, granted, or cleared by FDA, provision of contraceptives and related screening, education, counseling, and follow-up care as listed in the [ACA/HRSA](#) site.

This list includes:

- voluntary sterilization
- surgically implanted FDA-approved contraceptives
- injectable FDA-approved contraceptive drugs (such as Depo Provera)
- FDA-approved Intrauterine devices (IUDs)
- oral contraceptives (combined pill)
- oral contraceptives (progestin only)
- oral contraceptives (extended or continuous use)
- the contraceptive patch
- vaginal contraceptive rings
- FDA-approved diaphragms
- contraceptive sponges
- cervical caps
- condoms
- spermicides
- emergency contraception (levonorgestrel), and
- emergency contraception (ulipristal acetate)

As required by OPM, TakeCare's contraceptive care benefit coverage includes at least one option in all methods of contraception (as well as the screening, education, counseling, and follow-up care) including any new classes of contraception that become approved, granted, or cleared by the FDA.

FEHB Contraceptive Coverage (continued)

Use TakeCare's [Rx Search Tool](#) to see what contraceptives are currently covered based on your TakeCare medical plan choice, benefit tier, and prescription dosage.

Exception Process for Branded Contraceptive Products

Coverage without cost sharing for medically necessary branded contraceptives is available from TakeCare without additional utilization management requirements beyond an easily accessible, transparent, and sufficiently prompt exception process.

Any contraceptive not already available without cost sharing on TakeCare's formulary can be accessed through the contraceptive exceptions process described below.

- If the member chooses to use a branded product when a generic is available, the member will pay the difference between the brand and generic cost rather than paying "Nothing".
- However, if a branded product is considered medically necessary by the prescribing physician, it will be covered the same as a generic with no cost sharing for the member. Medical necessity includes considerations such as side effects, the permanence or reversibility of a contraceptive method, and the ability to adhere to the appropriate use of that form of contraception
- Please follow below instructions
 - o Ask your medical provider to submit the related prescription to your chosen pharmacy and have the provider submit a "Medical Necessity" letter to the TakeCare Pharmacy Benefit Team for review at pharmacy.benefit@takecareasia.com
 - o Whether the exception request is approved or denied, the TakeCare Pharmacy Benefit team will notify you and your prescribing medical provider of coverage determination within two (2) working days of receipt of the provider's letter
 - o If the exception request is approved, TakeCare Pharmacy Benefit Team will override the applicable brand copay and the pharmacy will honor a \$0 copay when you pick up your prescription

If you experience any difficulty accessing contraceptive coverage or other reproductive healthcare, please contact TakeCare Customer Service customerservice@takecareasia.com, or OPM contraception@opm.gov.

Reimbursement for Over-the-Counter Contraceptives

Reimbursement requests for covered over-the-counter contraceptives can be submitted by providing a copy of the payment receipt, which includes a description of the product purchased, to TakeCare Customer Service customerservice@takecareasia.com

Additional Information Resources

- <https://www.opm.gov/healthcare-insurance/healthcare/contraception-coverage/>
- <https://reproductiverights.gov/>