



## Health Care Reform Resource Guide

### Contraceptive Benefits

#### **Background**

The Affordable Care Act (ACA) requires an employer-sponsored group health plan, such as WELS VEBA, to cover certain preventive care services at no cost to covered employees and their covered family members. Federal regulations define “preventive care” services to include all FDA-approved contraceptive methods, sterilization procedures, and patient education and counseling for women with reproductive capacity that is prescribed by a health care provider (contraceptive services). The ACA mandate to provide coverage for contraceptive services includes a requirement to cover certain abortifacients, such as the “morning after” pill.

#### **Application to WELS VEBA**

In 2013, the federal government updated its regulations regarding the ACA mandate to cover contraceptive services. Under the updated regulations, WELS VEBA will continue to be exempt from the ACA mandate to cover contraceptive services because, for religious reasons, WELS objects to certain contraceptive services covered by the ACA mandate (e.g., abortifacients).

Effective January 1, 2014, the claims administrators for WELS VEBA—Express Scripts for pharmacy benefits and Anthem Blue Cross Blue Shield for medical benefits—will provide workers covered by WELS VEBA and their covered family members contraceptive-only coverage ***under separate programs***. *Please be assured that neither WELS VEBA nor WELS/ELS sponsoring organizations are paying for the costs associated with these contraceptive-only programs. Express Scripts and Anthem will receive subsidies from the federal government to cover their costs for providing this coverage.*

To coordinate with these Express Scripts and Anthem programs beginning January 1, 2014, WELS VEBA will not cover medications, devices, or services that would be considered contraceptives regardless of the medical reason for the services. Coverage for these medications, devices, and services will be available ***only*** through the Express Scripts and Anthem programs ***and only*** to the extent Express Scripts and Anthem determine that coverage for those medications, devices, and services is required under the ACA mandate. This will allow WELS VEBA to continue to operate in compliance with all applicable provisions of the ACA and in accord with God’s Word.

#### **Resource Links**

- WELS VEBA letter sent to members December 2013:  
[http://www.welsbpo.net/data/contraception\\_letter\\_2013.pdf](http://www.welsbpo.net/data/contraception_letter_2013.pdf)
- Healthcare.gov factsheet on Women’s Preventive Services under the ACA and the Religious Employer exemption: <https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/womens-preven-02012013.html>

#### **Contact WELS Benefit Plans**

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