



## Frequently asked questions: Commercial Contraceptive Coverage

The HRSA-supported Women's Preventive Services Guidelines recommends that adolescent and adult women have access to the full range of contraceptives and contraceptive care to prevent unintended pregnancies and improve birth outcomes. Contraceptive care includes screening, education, counseling and provision of contraceptives (including in the immediate postpartum period). Contraceptive care also includes follow-up care (e.g., management, evaluation and changes, including the removal, continuation and discontinuation of contraceptives).

### What contraceptive products and services does Humana cover?

Humana follows the [HRSA.gov](https://www.hrsa.gov) women's preventive guidelines as required by the Affordable Care Act (ACA) and provides a full range of contraceptives and contraceptive care.

A complete list of the contraceptive products and services is available through our [\\$0 Preventive Medication list](#). Covered members may also review their specific plan benefits by logging into their [MyHumana.com](#) page. We currently provide coverage of 216 out of 255 of FDA-approved contraceptives at a \$0 copay including at least one form of each FDA-approved contraceptive method.

### Is a prescription required to obtain contraception?

Some contraceptives are available over the counter, however a prescription must be obtained and presented at an in-network pharmacy in order for the plan to cover the medication. Covered persons should contact their healthcare provider for a prescription and fill the medication at a pharmacy in their plan's pharmacy network.

### How much will I pay for covered medicines?

The amount you pay often depends on which level your medicine is covered on the Drug List and whether you fill your prescription at an in-network pharmacy. Please refer to your Certificate of Coverage/ Summary Plan Description/Policy of Insurance or call the number on the back of your Humana ID card to reach Customer Care to find out more about your pharmacy coverage.

Medication pricing may be searched using the Drug List search tool to determine estimated cost sharing. This tool is available offline at [Formulary Employer Health Insurance and Prescription Drug Lists - Humana](#) and online when you login to your account at [MyHumana.com](#). Logging in to your account will provide the most accurate information for your plan.

Cost-share exceptions are available for contraceptives that are not on the \$0 preventive list but are medically necessary.

### What if I need a cost-share exception for non-formulary or medically necessary contraception?

Contraceptive medication not on the Drug List may be available to you at no cost if medically necessary. If you need a non-formulary contraceptive or if a specific contraceptive is medically necessary and should be covered without cost-sharing, a provider must submit an exception request on your behalf. Pursuant to the ACA, we defer to the *healthcare practitioner's* recommendation that a particular method of contraception or FDA-approved contraceptive is determined to be *medically necessary*.

### How do I submit an exception request?

One of the key tools we use to support patients and providers is electronic prior authorizations or ePA. Humana implemented ePA functionality in 2014 and we currently process nearly 70 percent of prior authorizations for out-patient prescription drugs electronically, with 85 percent of ePAs being completed in 12 hours or less. Non-formulary exceptions requests can be submitted via this process.

Your provider may also contact us by phone. To ask for a medical necessity review to receive your contraceptive medicine at no cost, your healthcare provider can contact Humana Clinical Pharmacy Review (HCPR) at (800) 555-2546 (TTY: 711) between 8 a.m. - 8 p.m. Eastern time, Monday – Friday. For a member in Puerto Rico, your healthcare provider can contact HCPR in Puerto Rico at (866) 488-5991 between 8 a.m. - 8 p.m. local time, Monday – Friday.

### How long does the exception process take?

- Humana responds to prior authorizations requests, including non-formulary exceptions, within 24 hours for expedited requests and 72 hours for standard requests.
- Information about the exception process is publicly available and located here: [Prescription Drugs Exceptions and Appeals](#).

### Where can I find more information regarding contraception products and services?

For more information about your specific contraceptive coverage please login to [MyHumana.com](#) or call us at the number found on the back of your member ID card.