

Title: State Requirements for Insurance Coverage of Contraceptives | KFF

Timeframe: as of May 1, 2022

Location	State Requires Coverage of Prescription Contraception	State Requires Coverage of Over-the-counter Methods	State Requires Coverage of Male Sterilization	State Requires Coverage of Female Sterilization	State Prohibits cost sharing	Footnotes
United States	30 Yes	13 Yes	8 Yes	15 Yes	17 Yes	
Alabama	No	No	No	No	No	
Alaska	No	No	No	No	No	
Arizona	Yes	No	No	No	No	
Arkansas	Yes	No	No	No	No	
California	Yes	Yes	No	Yes	Yes	1, 2
Colorado	Yes	No	No	No	No	1
Connecticut	Yes	Yes	No	Yes	Yes	
Delaware	Yes	Yes	No	Yes	Yes	2
District of Columbia	Yes	Yes	No	Yes	Yes	1
Florida	No	No	No	No	No	
Georgia	Yes	No	No	No	No	
Hawaii	Yes	No	No	No	No	3
Idaho	No	No	No	No	No	
Illinois	Yes	Yes	Yes	Yes	Yes	2
Indiana	No	No	No	No	No	
Iowa	Yes	No	No	No	No	
Kansas	No	No	No	No	No	
Kentucky	No	No	No	No	No	
Louisiana	No	No	No	No	No	
Maine	Yes	No	No	Yes	Yes	
Maryland	Yes	Yes	Yes	No	Yes	1, 4
Massachusetts	Yes	Yes	No	Yes	Yes	2
Michigan	Yes	No	No	No	No	
Minnesota	No	No	No	No	No	
Mississippi	No	No	No	No	No	
Missouri	Yes	No	No	No	No	
Montana	Yes	No	No	No	No	

Nebraska	No	No	No	No	No	
Nevada	Yes	Yes	No	Yes	Yes	5
New Hampshire	Yes	No	No	No	Yes	3
New Jersey	Yes	Yes	Yes	Yes	Yes	6
New Mexico	Yes	Yes	Yes	Yes	Yes	1
New York	Yes	Yes	Yes	Yes	Yes	
North Carolina	Yes	No	No	No	No	
North Dakota	No	No	No	No	No	
Ohio	No	No	No	No	No	
Oklahoma	No	No	No	No	No	
Oregon	Yes	Yes	Yes	Yes	Yes	3, 6
Pennsylvania	No	No	No	No	No	
Rhode Island	Yes	No	No	No	No	
South Carolina	No	No	No	No	No	
South Dakota	No	No	No	No	No	
Tennessee	No	No	No	No	No	
Texas	No	No	No	No	No	
Utah	No	No	No	No	No	1
Vermont	Yes	No	Yes	Yes	Yes	
Virginia	Yes	No	No	Yes	Yes	
Washington	Yes	Yes	Yes	Yes	Yes	1
West Virginia	Yes	No	No	No	No	
Wisconsin	Yes	No	No	No	No	
Wyoming	No	No	No	No	No	

Notes

States have historically regulated insurance, and many have mandated minimum benefits for decades. Currently, 30 states require insurance plans to cover contraceptives, with a wide range of coverage and cost-sharing requirements, and exemptions among these mandates. Ten of these states and DC have passed laws expanding the ACA contraceptive coverage provision.

Sources

KFF analysis of state laws; [Insurance Coverage of Contraceptives](<https://www.guttmacher.org/state-policy/explore/insurance-coverage-contraceptives>), Guttmacher Institute, State Policies in Brief, as of May 1, 2022.

Definitions

Coverage Required for Prescription Contraception: States that require insurance policies that cover prescription drugs to also cover all FDA-approved contraceptive drugs and devices.

N/A: Not applicable. State does not have a contraceptive coverage requirement for insurers that cover prescription drugs.

Footnotes

1. The states allow pharmacists to prescribe and dispense contraceptives, but insurance coverage of these services is not explicitly included in the law
2. These states exclude the coverage of external condoms
3. The states explicitly include coverage for contraception that is prescribed and dispensed by a pharmacist.
4. This state only provides coverage to over the counter drugs.
5. This state only provides coverage to over the counter condoms.
6. These states exclude the coverage of condoms.