



## **Bulletin No. B-4.42**

### **Women's Preventive Health Services**

#### **I. Background and Purpose**

The purpose of this bulletin is to advise all carriers and insurance professionals regulated by the Colorado Division of Insurance of the new federal requirements for women's preventive health services including contraceptive coverage.

Bulletins are the Colorado Division of Insurance's ("Division") interpretations of existing insurance law or general statements of Division policy. Bulletins themselves establish neither binding norms nor finally determine issues or rights.

#### **II. Applicability and Scope**

This bulletin is intended for all non-grandfathered individual and group health benefit plans, issued or renewed on or after August 1, 2012.

#### **III. Division Position**

As required by Section 2173 of the Patient Protection and Affordable Care Act, the Human Resources and Services Administration has issued additional guidance on women's preventive health services. Non-grandfathered plans are required to provide all women's preventive health services for plans issued or renewed after August 1, 2012.

Carriers are expected to review policy form filings to determine if they are providing women's preventive health services and make a form filing, if needed, with an effective date no later than August 1, 2012. If a carrier believes that the inclusion of women's preventive health services will increase rates, carriers will need to file for a rate increase before the rate increase can be implemented. This rate filing must meet the entire standard Colorado rate filing requirements including being filed at least 60 days before the effective date.

Women's preventive health services include all FDA approved contraceptive methods, sterilization procedures and patient education and counseling without out-of-pocket costs to insured's/subscribers. Plans are required to meet this requirement regardless of whether the plan provides other prescription drug benefits.

If the Public Health Service Act law is not applicable to a particular policy or plan, the carrier will need to comply with Colorado laws and regulations concerning contraceptive benefits.

#### **IV. Additional Division Resources**

##### **A. For More Information**

Colorado Division of Insurance  
Rates and Forms Section  
1560 Broadway, Suite 850  
Denver, CO 80202  
Tel. 303-894-7499  
Internet: <http://www.dora.state.co.us/insurance>

**B. Related Division Regulations**

Colorado Insurance Regulation 4-2-38

**V. History**

- Issued February 8, 2012