Billing and Reimbursement: Challenges and Strategies
Coverage: Private Insurance

- Most private insurance plans must cover LARC methods without cost-sharing
- “Grandfathered” plans are exempt
- Some religious employers do not have to comply
  - Churches/houses of worship are exempt
  - Religious non-profits have accommodation
  - Certain for-profit corporations do not have to comply
Coverage: Medicaid

- “Traditional” Medicaid: family planning services and supplies covered without cost-sharing; state flexibility

- Family planning expansion programs

- Alternative benefit plans:
  - Most newly eligible under ACA Medicaid expansion get ABP
  - ABP must include women’s preventive services benefit
  - Non-expansion populations individuals in some states also get ABP

- Managed care: “freedom of choice” and carve-outs
Coverage: Challenges

- Can use “reasonable medical management,” but exactly what that includes/excludes is poorly defined

- Can choose not to cover out-of-network (except when no in-network available)

- Can choose not to cover brand names if there is generic equivalent covered without cost-sharing; waiver process if generic not medically appropriate

- Unreasonable medical management, including step therapy, quantity limits, and prior authorization, is happening; advocacy is ongoing
Coverage: Tips

- Contact the National Women’s Law Center’s *Cover Her* hotline:
  - www.coverher.org
  - coverher@nwlc.org
  - 1-866-745-5487

- Make sure providers are coding appropriately

- If providers talk with insurance provider, they should ask whether the company has a waiver process in place

- Contact the payer’s medical director; state agencies have a role to play
Cost: How it’s Covered

- **Medical benefit: “buy and bill”**
  - **Pro:** may facilitate offering same-day placement
  - **Con:** stocking cost

- **Pharmacy benefit**
  - **Pro:** less upfront cost
  - **Con:** may make same-day placement difficult
Cost: Reimbursement Challenges

• Medical management
• Timely payment
• Postpartum special considerations
• Adequate reimbursement for the device, insertion, removal, counseling, complications…
Coming Soon: LARC Reimbursement Guide

- Collaboration between:
  - American College of Obstetricians and Gynecologists
  - National Family Planning & Reproductive Health Association
  - National Health Law Program
  - National Women’s Law Center
  - University of California, San Francisco, Bixby Center

- Explains the landscape of LARC insurance coverage and provides a resource for providers navigating reimbursement and other barriers
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Questions?