

<https://www.guttmacher.org/state-policy/explore/insurance-coverage-contraceptives>

<https://www.kff.org/affordable-care-act/issue-brief/state-and-federal-contraceptive-coverage-requirements-implications-for-women-and-employers/view/footnotes/#footnote-253334-6>

<https://academic.oup.com/book/34951/chapter/298573426>

<https://stateline.org/2022/05/19/some-states-already-are-targeting-birth-control/>

<https://www.guttmacher.org/state-legislation-tracker>

https://www.guttmacher.org/sites/default/files/research_article/file_attachments/4602314.pdf

<https://www.kff.org/womens-health-policy/issue-brief/the-right-to-contraception-state-and-federal-actions-misinformation-and-the-courts/>

<https://www.kff.org/womens-health-policy/report/contraception-in-the-united-states-a-closer-look-at-experiences-preferences-and-coverage/>

<https://www.ncsl.org/health/state-contraception-policies>

<https://www.yourlawyer.com/library/best-and-worst-birth-control-access-across-america/>

Insurance Coverage of Contraceptives									
Jurisdiction	Coverage required for:					Prohibits cost sharing	Prohibits restrictions and delays	Refusal provisions	
	Prescription methods	Over-the-counter methods	Extended supply	Male sterilization	Female sterilization			Scope	Enrollees notified by:
Federal	X	X			X	X		Broader§	
Arizona	X							Expansive	Employer
Arkansas	X							Broader	
California	X [§]	X	X	X	X	X	X	Limited	Employer
Colorado	X [§]		X						
Connecticut	X	X	X		X	X		Expansive*,†	Insurer
Delaware	X	X (excludes external condoms)	X		X	X	X	Expansive	Employer
District of Columbia	X [§]	X	X		X	X	X	Expansive [§]	Employer [§]
Georgia	X								
Hawaii	X [§]		X					Expansive†	Employer
Illinois	X	X (excludes external condoms)	X	X	X	X	X	Almost unlimited‡	
Iowa	X								
Maine	X		X		X	X		Broader	Employer
Maryland	X [§]	X (drugs only)	X	X		X		Expansive	Employer
Massachusetts	X	X (excludes external condoms)	X		X	X		Broader	Employer
Michigan	X							Broader	
Missouri	X							Almost unlimited†,‡	Insurer
Montana	X								
Nevada	X	X (only EC)	X		X	X	X	Expansive‡	Insurer
New Hampshire	X [§]		X			X			
New Jersey	X	X (excludes condoms)	X	X	X	X		Broader	Employer
New Mexico	X [§]	X	X	X	X	X	X	Expansive	
New York	X	X	X	X	X	X	X	Limited†	Employer/ insurer
North Carolina	X							Broader	Insurer
Ohio			€						
Oregon	X [§]	X (excludes condoms)	X	X	X	X	X	Limited	
Rhode Island	X		X					Broader	Employer
South Carolina	X					X			
Tennessee [§]									
Texas**			X						
Utah	β								
Vermont	X		X	X	X	X	X		
Virginia	X		X		X	X			
Washington	X [§]	X	X	X	X	X	X		
West Virginia [§]	X		X					Expansive†	Insurer
Wisconsin	X								
TOTAL	30 + DC	12 + DC	21 + DC	9	14 + DC	17 + DC	9 + DC	20 + DC	15 + DC

Note: EC=emergency contraception.

§ Regulations that offered an almost unlimited religious and moral exemption are currently blocked by the courts.

‡ Refusal clause applies to insurers.

The state allows pharmacists to prescribe and dispense contraceptives, but insurance coverage of these services is not explicitly included in the law.

Θ The state explicitly includes coverage for contraception that is prescribed and dispensed by a pharmacist.

* Religious insurers are not exempt from the mandate but may provide contraceptive coverage through a subcontract with another insurer or third-party entity.

† Enrollees have the option of obtaining coverage directly from insurer.

€ The state's law allows pharmacists to dispense the full amount of a prescription at one time, including contraception, but there is no requirement that health insurance plans cover the cost of accessing a year's worth of contraceptives at one time.

** Employers must be offered the option to include coverage of contraceptives within the health plan.