

Medicaid Strategies to Improve Access to Contraception

Medicaid is a key source of coverage for family planning services for people with low incomes. Family planning services can include different types of birth control and contraceptive counseling. The ability to plan pregnancies is directly linked to a wide array of benefits—including fewer unintended pregnancies, more educational and economic opportunities for young women and men, improved [maternal](#) and [infant](#) health, and greater family well-being. Because Medicaid is funded jointly by federal and state governments, states play an integral role in crafting Medicaid policies.

Five Things to Know about Medicaid and Family Planning Services

- 1** More than [16 million women](#) of reproductive age are covered by the Medicaid program. According to the [Pregnancy Risk Assessment Monitoring](#) data, in 2020 about 60% of pregnancies were unintended, and women with low incomes had [unintended pregnancy rates](#) two to three times the national averages.
- 2** The Medicaid family planning benefit is a [mandatory benefit](#). States are required to provide the family planning benefit for Medicaid beneficiaries with incomes up to 138% of the [federal poverty level](#) without [cost-sharing](#), such as copayments.
- 3** The federal government has a [90%](#) federal matching rate for family planning services, with states funding the remaining 10%.
- 4** Studies show that family planning services are [cost-effective for public programs](#). For example, [one study](#) found that in 2008, \$1.9 billion Medicaid dollars spent on family-planning care resulted in \$7 billion in Medicaid savings.
- 5** States have flexibility in designing the family planning benefit. The benefit family planning benefit covers “family planning services and supplies,” which includes a variety of contraceptive methods, but this broad definition gives states flexibility on the benefit design, scope and services through rules, legislation and waivers.

Five Options for States to Utilize Medicaid for Family Planning Services

1

Design the scope of services covered in the family planning Medicaid benefit.

- **Louisiana** requires Medicaid plans to dispense and cover six-month supplies of contraceptives to patients at a time, unless the patient or provider requests otherwise.
 - **Illinois** requires Medicaid coverage for over-the-counter contraception.
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2

Consider opportunities that extend the family planning benefit to more people by creating family planning-only benefits. At least 26 states have federal approval to extend Medicaid eligibility for family planning services to individuals who would otherwise not be eligible.

- Most states do this by modifying the income eligibility to access the benefit. For example, **Montana's Plan First** Section 1115 waiver requires the state Medicaid program to provide family planning services for women ages 19-44 whose annual household income is up to 211% the federal poverty level, and **Maryland** provides family planning services to women and men of any age up to 264%.
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3

Increase access to long-acting reversible contraception, or LARC, during the postpartum period.

- **Arkansas** requires Medicaid coverage of long-acting reversible contraceptives provided immediately after birth and during the postpartum period.
 - **New Mexico** utilized Medicaid administrative matching funds to fund its LARC Mentoring Program that provided LARC Medicaid reimbursement trainings to Medicaid clinicians.
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4

Consider covering contraception services by various health providers, such as pharmacists and nurses.

- **Alaska** permits advanced practice registered nurses to apply to prescribe and dispense medications, including contraception.
 - **Indiana** passed legislation in 2023 directing the U.S. Department of Health and Human Services to amend the Indiana Medicaid plan to reimburse a pharmacist for services and prescriptions for contraceptives provided to an eligible Medicaid recipient.
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5

Invest in strategies to increase knowledge of services, such as program websites, hotlines and outreach.

- **Georgia** maintains a detailed webpage for its Planning for Healthy Babies program.
- **California** reimburses providers for delivering an orientation to enrollees on their coverage, and providers are encouraged to order free education materials from the state through the Family Planning, Access, Care, and Treatment (Family PACT) program.