

October 29, 2013

eBulletin

Coverage of contraceptives for employees of non-profit religious organizations

In 2012, the federal government determined that certain non-profit religious organizations could delay the implementation of the Women's Preventive Services contraceptive coverage mandate of the Affordable Care Act (ACA). This delay in implementation is referred to as the "safe harbor." The federal government has now determined that non-profit religious organizations can elect not to cover contraceptives for their employees or their dependents. Rather, ACA requires that Independence Blue Cross (IBC) cover the cost of the eligible contraceptives without any cost to the non-profit religious organization or its employees or their dependents.

Eligible non-profit religious organizations

A non-profit religious organization with religious objections to covering contraceptive services can elect not to cover contraceptives for their employees or their dependents. If the non-profit religious organization elects not to cover contraceptives, this will become effective when the group renews its coverage on or after January 1, 2014. To elect not to cover contraceptives, groups must complete [EBSA Form 700](#) for 2014 and return it to their IBC account executive within 10 business days. Groups will not be required to complete any other forms or recertify their designation with subsequent renewals.

Customer and member communications

During the week of October 28, we will send a [letter](#) to all non-profit religious organizations that opted to take the safe harbor in 2012 to advise the group of its right to elect not to cover eligible contraceptives for the group's employees and their dependents. The group's employees will also receive a [letter](#) notifying them that IBC will provide payment for eligible contraceptive services at no cost to the group, its employees or their dependents. Eligible individuals may activate this coverage by contacting IBC Customer Service at 1-800-ASK-BLUE. Upon activation, members will receive a contraceptive coverage ID card within 7 – 10 business days to be used when

they receive eligible contraceptive services.

If you have any questions, please contact your Brown & Brown account manager.

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