



## How to Access Recommended Preventive Sexual Health Services: With or Without Health Insurance

1. **I have private health insurance. Which preventive sexual health services are covered by the Affordable Care Act (ACA)? Where can I get those services?**
  - Most health plans must cover recommended services without charging a fee, copayment, or coinsurance. These services include vaccines (HPV and hepatitis), all FDA-approved contraceptives for women, pap smears, and screenings for sexually transmitted diseases (STDs), including HIV.
  - Call your health plan before you make an appointment to ask about any fees.
  - To see a list of services that are covered under the ACA, click [here](#) (in Spanish) or [here](#) (in English).
  - To learn more, visit the U.S. Centers for Medicare & Medicaid Services' [HealthCare.gov in English](#) or [Spanish](#).
  
2. **I have Medicaid. Which preventive sexual health services are covered and where can I get them?**
  - Many Medicaid plans also cover these preventive sexual health services for free. Call your plan or healthcare provider before you make an appointment.
  - If your Medicaid plan charges a fee, you could visit a local clinic instead. Community health centers, family planning clinics, and HIV/STD testing sites provide services at low or no-cost. (For a list of clinic finders, see #5).
  
3. **I don't have health insurance. How can I sign up for it?**
  - For 2017, most people cannot sign up for private health insurance under the Affordable Care Act (ACA or Obamacare) since annual enrollment period is technically closed. But, if you recently lost your health insurance, got married, or had a baby, you may be able to sign up. To learn more, click [here](#).
  - Many uninsured Hispanics are eligible for Medicaid or the Children's Health Insurance Program (CHIP). These programs are free, and you can sign up any time. To find out if you qualify for Medicaid or CHIP in your State, click [here](#) (in English) or [here](#) (in Spanish).
  
4. **I don't have health insurance. Where can I find free or low cost services?**
  - You can visit a local clinic to get many of these services. These clinics include family planning or Planned Parenthood clinics, community health centers, free & charitable clinics, migrant health centers, and local health departments.
  - Most clinics offer a sliding-fee scale, which means your fees are based on your income. You may pay nothing or just a small fee. Some clinics offer an online calculator so you can learn how much the services will cost before you schedule a visit.
  - Some schools have health centers for students that provide a variety of services. There are about 2,000 school-based health centers nationwide. Some communities also have clinics for

people who are homeless. To locate these clinics, check with your local school and/or health department.

5. **How can I find clinics in my community?**

- **Community-Based Health Centers** provide a variety of preventive services to underserved communities. There are 9,800 community health centers nationwide. Click [here](#) to find a health center near you.
- **Planned Parenthood** has 650 clinics that offer many preventive sexual health services, including birth control, STD/HIV screening, cervical cancer screening, and education. To access their zip-code driven health center finder, visit [here](#) or call 1-800-230-PLAN.
- **Local Health Departments** usually provide preventive sexual health services, including birth control, vaccines, and STD/HIV testing. Search [online](#) or call your state or local health department to learn more.
- **Free & Charitable Clinics** provide care for uninsured adults and/or children through 1,200 clinics nationwide. Click [here](#) to find a clinic near you.
- **STD and HIV Testing Centers** provide testing, treatment, and counseling for many STDs. Some might also provide vaccines and contraceptives. To find free, fast and confidential HIV, STD and Hepatitis testing near you, go [here](#).
- **HIV Testing and Care Centers** offer HIV testing, linkage to care, and treatment services. To find a local center, visit [here](#).
- **Migrant Health Centers (MHCs)** provide comprehensive services to migrants, seasonal farm workers and their families. To qualify, you must have worked in agriculture for the last 24 months. Click [here](#) to find a center.
- **Rural Health Clinics** provide services to Medicare and Medicaid patients in rural communities. Click [here](#) for a list of certified clinics.

6. **How can I get vaccinations for my children if I can't pay for them?**

- [The Vaccines for Children program](#) provides vaccines to children under age 19 whose parents or guardians can't afford them. It helps children get their recommended vaccines on schedule, including Hepatitis A, Hepatitis B, and HPV. The vaccines are free, but the clinic might charge for other costs. Click [here](#) to check if you are eligible and learn about fees.

7. **How can I get medications if I am uninsured?**

- Some communities have programs that provide free or low cost medications to low-income individuals. Check with your state or [local health department](#).
- Websites can also help you find medication assistance programs, such as:
  - [Partnership for Prescription Assistance](#) (is available [in Spanish](#)), and also has an online clinic locator.
  - [NeedyMeds.org](#) (also available [in Spanish](#)) – 1-800-503-6897
  - [RxOutreach.org](#) (available [in Spanish](#)) – 1-888-RXO-1234

8. **If I am undocumented can I still get health services? Will I be reported?**

- If you are an undocumented immigrant, you can't apply for private health insurance, Medicaid, or Medicare. To learn more, read the following:
  - "Health coverage for immigrants" [in English](#) or [Spanish](#)
  - "10 things immigrant families need to know about the Marketplace" [in English](#) or [Spanish](#).
  - "Is it safe to apply for health insurance or seek care?" ([in English](#))

- However, if you are in a mixed status family, you can apply for coverage for family members who are documented; you should not be asked about your own immigration status and the government can't require you to provide this information. They should only ask about the immigration status of person being insured.
  - Washington, D.C., California, Illinois, Massachusetts, New York, and Washington provide state-funded Medicaid or CHIP coverage to children and youth regardless of their immigration status. Another 16 states and Washington, D.C. provide services to pregnant women regardless of immigration status.
  - Even if you don't have insurance, you can still get health services through many of the clinics described above in #5. These clinics should not ask about your immigration status. However, if they do ask, you are never required to disclose it. Also, under the law, you must receive emergency medical care at hospitals.
- 9. What if I don't speak English?**
- Many clinics and local organizations have health professionals that speak Spanish. When you make an appointment, please ask if Spanish-speaking professionals are available for your visit.
- 10. Where can I get condoms?**
- You can buy many types of condoms at most pharmacies and grocery stores.
  - If you get a prescription for the female condom, they are free at the pharmacy.
  - To obtain free condoms, visit Cares Community Health's condom finder [here](#).
  - As part of Medicaid, many states offer condoms for free as a family planning service. And, you can often get condoms at family planning clinics and STD clinics.
- 11. What if my health professional or pharmacy charges me for contraceptives?**
- Contact the National Women's Law Center's hotline at 866-745-5487 or by email at [CoverHer@nwlc.org](mailto:CoverHer@nwlc.org) to let them know about your experience and to ask for help. To learn more about coverage of contraceptives, click [here](#) (in English) or [here](#) (in Spanish).
- 12. What if I'm covered under someone else's private health insurance?**
- Teens have the right to obtain many confidential sexual health care services, often without their parents' permission.
  - For example, all 50 states and Washington, D.C. allow teens under age 18 to get confidential STD testing and treatment. 21 states and Washington, D.C. allow teens to get contraceptive services without any restrictions and 25 states allow consent under specific conditions.
  - Keep in mind that if you use private insurance to pay for these services, a statement will probably be sent to your parents or spouse describing the services you received. It's a good idea to ask your insurance company and health care provider about privacy policies before making an appointment. However, if you use Medicaid, your services will be kept confidential.
  - Or, you can seek services at clinics that guarantee privacy and confidentiality, such as Planned Parenthood, family planning clinics at local health departments, and STD/HIV testing centers. Go to [www.plannedparenthood.org](http://www.plannedparenthood.org) or <https://gettested.cdc.gov/> to find locations near you.