



Blue Cross Blue Shield

Under the Affordable Care Act (ACA), the full range of U.S. Food and Drug Administration (FDA)-approved, -cleared, or -granted contraceptives should be covered by commercial health plans. [Resource](#). The Departments are committed to ensuring consumers have access to all contraceptive benefits to which they are entitled under federal law.

This guide is intended to help users through the process of getting reimbursed, we have gathered the following information.

Please note that this information is only a guide and these steps can vary by plan and state. We always recommend you call the number on the back of your insurance card to confirm the reimbursement process for your specific health plan.

BCBS general instructions:

- Download your health plan's **medical claim form** from your online insurance portal. If you can't locate it, please call the member services phone number on the back of your insurance card and a representative can guide you to the correct form.
- Ask your health plan if a prescription from an in-network healthcare provider is required for reimbursement. If one is required, please have a doctor/OBGYN fill out this [prescription form here](#).
- Download your Natural Cycles itemized **receipt**, located in your account.
- Submit your medical claim form, itemized receipt, and prescription (if required) to your online insurance portal or via mail, depending on your specific health plan's requirements.

Contact your insurance provider directly if you haven't received communication about the status of your claim in 30-60 days.

Please note: Once your claim is processed, you should receive an EOB (explanation of benefits) letter from your health plan that will explain the status of your claim and how to submit an appeal (if applicable).

Should you want to escalate the denial, you can contact HHS at Contraception_Complaints@cms.hhs.gov.

You can also email support@naturalcycles.com and we would be happy to assist you with your claim.