State of Access



A Contraceptive Policy Scorecard



STATE FACT SHEET

Florida

State of Access: A Contraceptive Policy Scorecard assesses policy environments in each U.S. state and the District of Columbia, illuminating where access to contraception is protected or restricted through laws affecting affordability, availability, and environment of care. For this work, we define contraception as medicines, devices, and behaviors that are used to prevent pregnancy and to manage other health conditions.



Affordability Policies

- → Medicaid Expansion
- → Family Planning Medicaid Expansion
- → Contraceptive Coverage



Availability

- → Prescriptive Authority
- → Extended Supply of Contraceptives
- → Emergency Contraception



Environment of Care Policies

- → Minor Consent
- → Sex Education
- → Refusal Clauses

Florida Policy Environment

OVERALL RATING: RESTRICTIVE

Florida has a restrictive policy environment for contraceptive access. The state has not adopted Medicaid expansion under the ACA, restricting access for residents with low income, but it has made efforts to expand Medicaid coverage specifically for family planning services. Florida also has significant restrictions concerning environment of care, such as allowing providers to refuse care for religious or moral reasons, requiring abstinence-only instruction in sex education, and restricting minors' ability to independently consent to contraceptive care. While the state has some protections for prescriptive authority, it does not have policies that require insurers to cover contraceptives, expand access to emergency contraception, or provide an extended supply of contraceptives, highlighting significant gaps where more can be done to ensure comprehensive contraceptive care.

Affordability Policies

Medicaid Expansion

RATING: RESTRICTIVE

Florida has not adopted Medicaid expansion under the Affordable Care Act, which would extend eligibility for Medicaid's free or low-cost services, including contraceptives, to adults earning up to 138% of the federal poverty level. This decision restricts many low-income residents from coverage and leaves them in a health insurance coverage gap, severely limiting their access to contraceptive care and services and reinforcing health inequities. Because it has not adopted Medicaid expansion, Florida scores as restrictive.

Family Planning Medicaid Expansion

RATING: SOME PROTECTIONS AND/OR SOME RESTRICTIONS

Florida has expanded Medicaid coverage for family planning services through a waiver that expires June 30, 2030. The waiver broadens eligibility to include to individuals with incomes up to 196% of the federal poverty level and those who lose Medicaid coverage for any reason; however, men and individuals younger than 19 are not eligible. While this legislation supports broader access to contraceptive services for many low-income residents (especially adults without dependent children), it limits access for young people, who often face significant financial barriers to care. Because state policy expands Medicaid coverage for family planning services—but excludes men and young people—Florida scores as some protections and/or some restrictions.

Contraceptive Coverage

RATING: NO POLICY

No Florida policy requires insurers to cover prescription or over-the-counter contraceptives or prohibits them from sharing costs with patients. While no restrictive policy is in place, the policy void could limit access among Floridians who have health insurance but cannot afford to pay out-of-pocket costs, especially policyholders with low income. As such, Florida scores as no policy.

Availability Policies

Prescriptive Authority

RATING: SOME PROTECTIONS AND/OR SOME RESTRICTIONS

Florida policy does not allow pharmacists to prescribe contraceptives; nurse midwives and nurse practitioners must transition to independent practice and complete a prescribing period. By barring pharmacists from prescribing contraceptives, this policy environment creates barriers to access for Floridians seeking care through pharmacies, especially among those without access to a physician or unable to see a physician before visiting the pharmacy; however, by maintaining a pathway for nurses to attain prescriptive authority, it may support access for patients seeking care through nurses or in areas with physician shortages. Because it both reduces and reinforces barriers around the authority to prescribe, Florida scores as having some protections and/or restrictions.

Extended Supply of Contraceptives

RATING: NO POLICY

No Florida policy requires insurers to cover an extended supply of contraceptives beyond typical short-term dispensing limits (such as 12 months versus three months). While not restrictive, this policy void means individuals may face more frequent refill requirements, which can create barriers to consistent contraceptive use, including additional pharmacy or provider visits. As such, Florida scores as no policy.

Emergency Contraception

RATING: NO POLICY

No Florida policy requires emergency rooms to provide information about or dispense emergency contraceptives (EC), nor does it exclude EC from the state family planning program or contraceptive coverage mandate. Without policies explicitly expanding or restricting access to EC, Florida's policy void may lead to inconsistent access to care. As such, Florida scores as no policy.



Environment of Care Policies

Minor Consent

RATING: RESTRICTIVE

Florida allows minors to consent to contraceptive services if they are married, pregnant, parenting, or if a health care provider determines that withholding contraceptive care poses a health hazard to the minor. Florida does not have a mature minor doctrine, broad age-based consent, or referral provisions to extend access further. While these group-based provisions expand consent options beyond only married or pregnant minors, many younger or unmarried minors remain excluded from confidential care. This policy environment limits autonomy and restricts access for most young people in Florida, who may still need confidential reproductive health care. Because state policy prohibits most minors from independently consenting to contraceptive care, Florida's policy scores as restrictive.

Sex Education

RATING: RESTRICTIVE

Florida does not require sex education in schools, leaving schools to decide whether to offer it to their students.

Florida does not require parental consent before instruction. Schools that offer sex education must provide abstinence-only education and are not required to provide medically accurate instruction. This landscape jeopardizes broad, equitable access to high-quality sex education, including contraceptive information, among Florida students.

Because it does not protect sex education across measures, Florida scores as restrictive.

Refusal Clauses

RATING: SOME PROTECTIONS AND/OR SOME RESTRICTIONS

Florida policy explicitly allows individual providers to refuse to provide contraceptive services for religious or moral reasons, jeopardizing access for Floridians at many points of contact with the health system. While Florida has a broadly worded refusal clause that may apply to pharmacists, no state policies specifically govern the right of pharmacists or health facilities to refuse to provide services for religious or moral reasons, potentially supporting broader access in pharmacies and facilities. Because it does not explicitly permit refusal in pharmacies or health facilities but does explicitly permit refusal by individual providers, Florida scores as some protections and/or restrictions.