

THE ABORTION COVERAGE ACT

Abortion care is essential health care — and must be covered under all insurance plans.

HF 4053 (Stephenson) / SF 3967 (Mann)

Background

Reproductive freedom is a Minnesota value, and we've changed our laws to ensure abortion care is treated as an essential health service like any other — but not all insurance providers have gotten the memo. Today, health insurance companies can choose to cover abortion care only in limited circumstances like rape and incest — or not to cover it at all.

It's just not right for people to pay for health insurance coverage that doesn't cover all the services they might need — and for health insurance companies to deny coverage for health care that patients and their providers have deemed necessary.

WHY IT MATTERS

In 2021, 27% of Minnesotans seeking abortion care had to pay out of pocket¹ — despite an uninsured rate of less than 5%. As of 2019 Minnesota was one of only three state-exchange states with zero plans on the exchange offering abortion coverage.²

Lack of insurance coverage for abortion care causes harm to patients and providers. Many patients must delay care while seeking coverage and gathering funds. Minnesota's abortion funds and practical support organizations, already stretched thin, spend resources supporting insured patients that could otherwise cover other needs. Providers and insurers spend our health care dollars denying claims rather than covering care.

ABOUT THE ABORTION COVERAGE ACT

This bill would ensure that all Minnesota health insurance plans cover abortion care (as Minnesota's public programs already do) — without added costs to patients.

- The Abortion Coverage Act would mandate health insurance coverage in all health plans for abortion and abortion-related services such as the office visit.
- It would mandate coverage with generally no added costs to the patient through co-payments, coinsurance, or deductibles. (HSA plans may have cost-sharing.)
- Mandated coverage would begin on January 1, 2025.

PASS THE ABORTION COVERAGE ACT THIS YEAR!

Abortion is health care — and we can't continue to allow insurance companies to discriminate against the people who need it.

¹ <https://www.health.state.mn.us/docs/people/womeninfants/abortion/summaryabortionmn.pdf>

² <https://www.kff.org/womens-health-policy/issue-brief/coverage-for-abortion-services-in-medicaid-marketplace-plans-and-private-plans/>