



OPPOSE HB 464/SB 496 Ban on Insurance Coverage of Abortion in State Exchange

HB 464 and SB 496 prohibit any qualified health insurance plan that is sold or offered for sale through a health benefits exchange from providing coverage for abortion. Rather than focus on fixing the economy and creating jobs, anti-choice legislators in Virginia are pursuing measures to ban insurance coverage for abortion and take away a benefit the vast majority of plans currently provide. **This extreme measure, if enacted, will rob women of benefits they are currently able to purchase and possess through their private health insurance plans.**

If abortion coverage is banned in Virginia it will result in dangerous outcomes for some women in need of serious medical care resulting from complex and sometimes life-threatening pregnancies.

- Current insurance plans cover abortion care when a pregnancy is complicated by a health condition of the woman or the pregnancy itself, as these procedures can be prohibitively expensive. If the abortion coverage ban passes, it will eliminate coverage for these procedures, and women making the most difficult personal and medical decision of their lives will also be facing costly medical bills they simply cannot afford.

Banning abortion coverage in cases of fetal anomaly is a particularly cruel manifestation of such restrictions.

- Current insurance plans cover abortion care in cases of fetal anomaly, but these bills eliminate coverage for those procedures. When a woman receives a catastrophic prenatal diagnosis, she should have the option to end the pregnancy safely and with dignity. These bills would force her to scramble for money she may not have, and therefore quite possibly carry to term. That is no way to treat a woman in a medical crisis.
- Every woman's situation is different and many things can go wrong in a pregnancy. No woman plans to have an abortion, but if she needs one, every woman deserves the opportunity to make the best decision for her circumstances.

HB 464/SB 496 flies in the face of classic free market principles: limited government, self-interested transactions, equality under the law, and fair and open competition.

- The abortion coverage ban prohibits health insurance plans that participate in the state-based health care exchanges from providing full reproductive health benefits to women in Virginia.
- It denies private insurance companies the ability to supply, and individuals the right to demand, abortion services.
- Government intrusion in this area is particularly harmful to insurance companies and consumers, given the fact that **87% of private insurance plans currently offer coverage for abortion care.**ⁱ

HB 464/SB 496 would end most if not all private health insurance coverage of abortion in Virginia

- The abortion coverage ban would prohibit Virginians from using their own money to buy private health insurance that provides comprehensive reproductive health care benefits, including abortion.
- This is despite the fact that currently, in almost all states, private citizens and employers are free to use their own dollars to purchase the insurance that most appropriately meets their needs.

Denying insurance coverage for abortion will not reduce the demand for abortion services or the number of abortions performed in the Commonwealth.

- Instead, HB 464/SB 496 will succeed only in endangering women's health by forcing women to postpone receiving abortion care while attempting to raise necessary funds—a delay that can exacerbate both the costs and health risks of the procedure.
- HB 464/ SB 496 would restrict access for those women whose financial circumstances are most dire, resulting in a system where only wealthy women can access the full range of health care services, and poor women, for no other reason than their poverty, are denied access to safe care.

Virginia Pro-Choice Coalition

ACLU of VA · Virginia League of Women Voters · Jewish Community Relations Council
NARAL Pro-Choice VA · National Assoc. of Social Workers · National Council of Jewish Women of VA
National Council of Jewish Women of VA · Planned Parent Advocates of VA · Virginia NOW

ⁱ Adam Sonfield et al., *U.S. Insurance Coverage of Contraceptives and the Impact of Contraceptive Coverage Mandates, 2002*, 36 PERSP. ON SEXUAL & REPROD. HEALTH 72 (2004), Table 1, available at <http://www.guttmacher.org/pubs/journals/3607204.html>.