



OPPOSE Senate Bill 3 and Protect Women's Health!

Abortion & the Affordable Care Act

- Under the Affordable Care Act, the Nelson provision allows states to determine whether or not abortion coverage will be offered in plans sold through the state health insurance exchange.
- If states choose to cover abortion in the health insurance exchange or opt out of establishing a state-level exchange, the provision requires any individuals purchasing health care coverage in the health exchange (state or federal) to pay for abortion coverage separately from all other health coverage.
- President Obama signed an executive order as a part of the Affordable Care Act that reaffirms the Hyde Amendment, which bans the use of federal funds to pay for abortion services except in the case of rape, incest or risk to the woman's life.
- The insurance exchanges, slated to be available for enrollment in 2014, will serve small businesses and those who do not have access to employer-based health plans.

Proposed Abortion Restrictions in Pennsylvania

- On January 19, 2011, State Senator Don White (R-11) introduced Senate Bill 3. The bill would ban private insurance plans sold in the Pennsylvania health insurance exchange, created under health care reform and will begin operating by 2014, from covering even medically necessary abortion services. On January 25, 2011, the Senate Banking and Insurance Committee passed SB 3, and in June 2011, the bill was voted on and passed the full Senate. **On June 22, SB 3 passed out of the House Insurance Committee.**
- This bill would deny insurance plans participating in the insurance exchange from covering abortion services except in the cases where the pregnancy was caused by rape or incest, or where the life of the woman is in danger. These exceptions to receive abortion coverage are very narrow.
 - There is no exception made for catastrophic health situations such as paralysis, organ failure, and infertility.

Consequences of Potential Abortion Coverage Restrictions

- The question of whether abortion will be covered in federally subsidized insurance exchanges has already been settled. In response to concerns raised by Senator Ben Nelson, a staunch opponent of abortion, women who want to use their own money to purchase a health insurance plan that covers abortion services must send a separate payment so the funding for abortion coverage is completely separate and paid entirely by the individual.
- Nationally, an estimated 80% of private insurance plans currently cover abortion services. A research study conducted in May 2011 found that 83% of Pennsylvania private insurance companies that responded to the survey currently offer coverage for abortion.ⁱ
- If legislation banning abortion coverage in the state insurance exchange passes, it will dramatically change the status quo for abortion services in Pennsylvania by taking coverage away from thousands of women who may enroll in the state insurance exchange.
- The passage of SB 3 will continue to marginalize abortion service from the regulation and oversight of the medical and insurance industry. Pennsylvania law should support the provision of safe, legal abortion and not stigmatize the procedure and push it into the hands of dangerous practitioners who threaten and endanger women's lives and health.



Stories from Pennsylvania Women

Under a ban like Senate Bill 3, these women would not be able to receive abortion services if participating in the Pennsylvania health insurance exchange.

H.D. is a young woman with two children. She makes \$1,300 per month as a home health aide. Because the person whom she cares for has been hospitalized, she has had no income for a month. She was behind in her rent and feared eviction.

At age 2, Sarah underwent chemotherapy and surgery for bladder cancer. Now an adult woman with a wanted pregnancy, Sarah found out her bladder has a new lesion on it that can't be treated while she is pregnant. She is also at risk for kidney conditions that pregnancy can worsen. She and her physicians reluctantly decided that she must terminate her pregnancy to save her health.

Q.M. is 30 years old and has two young children. She supports her family with welfare payments of \$400 per month. Her fiancé just suffered a stroke and will need to be in rehab for many months. She contacted us from his bedside at the hospital. With sadness, Q.M. decided that this was not the right time to take on the responsibility of parenting another child.

G.L. is a sophomore at a suburban college living at home with her alcoholic and abusive mother and her little brother. Although her mother helps with college tuition, G.L. must cover her other expenses with savings from her summer job. She feared her mother would become violent if she turned to her for help with an abortion.

L.B. is a 30-year-old woman with a school-aged daughter. A few months ago, she was laid off from her job at a medical office. Since then, unable to find another job, she enrolled in SNAP (food stamps) and is spending down her savings account to pay her rent and other living expenses. L.B. had been using a hormonal contraceptive, so she was surprised to find herself pregnant.

R.B. is a 27-year-old woman who works as a community organizer. She suffered date rape at a party; someone slipped drugs into her drink and then assaulted her.

**These stories were provided by the Women's Medical Fund.*

ⁱ "Executive Summary: Abortion Coverage among Pennsylvania Private Insurance Companies." Conducted by a team of graduate students from Milano the New School for Management and Urban Policy and University of Pennsylvania, School of Nursing. May 2011. Available at: <http://www.raisingwomensvoicesofsoutheasternpa.com/the-blog.html>.