

Bans on Abortion Coverage

NFPRHA Opposes H.R. 7/ S. 184: A Bill to Restrict Health Coverage for Abortion Services

NFPRHA strongly opposes the “No Taxpayer Funding for Abortion and Abortion Insurance Full Disclosure Act,” an attempt by anti-choice legislators to limit insurance coverage of abortion services. These bills, sponsored by Representative Chris Smith (R-NJ) and Senator Roger Wicker (R-MS), purport to prohibit “taxpayer funded abortions.” H.R. 7 passed the House of Representatives 238 – 183 on January 24, 2017.

Impact on People with Public Insurance or who use Public Health Care Programs

- **Permanently bars federal health insurance programs such as Medicaid from covering abortion.** H.R. 7/ S.184 would codify harmful legislative riders that deny abortion coverage to women who receive health insurance through federal government programs, including Medicaid, CHIP, Medicare, the Federal Employee Health Benefit (FEHB) program, and the Peace Corps.¹ Members of the military and their dependents are already statutorily barred from receiving abortion coverage.
- **Permanently bars federal programs that provide health care services directly from offering abortion care.** People who receive care in federal prisons, immigration detention facilities, the Indian Health Service, or any other federal facility could not access abortion at those sites. People in federal confinement could not access abortion at all because the agencies would be barred from spending money to transport a detainee to an outside provider.
- **Permanently denies the District of Columbia the ability to spend its local tax funds on abortion care,** despite the fact that many supporters of these bills speak frequently about the need to let states and localities make decisions that are best for them without undue federal interference. This provision means that, unlike in the 50 states, DC cannot use its local funds to provide coverage of abortion for DC Medicaid enrollees.

Impact on People with Private Insurance

- **Raises taxes on small businesses by denying them the Small Employer Health Insurance Expense Credit if they offer insurance that covers abortion.** This bill would penalize employers for choosing comprehensive coverage for employees and their families.
- **Denies millions of women and families premium tax credits if they purchase a health insurance plan that covers abortion.** Plans that offer comprehensive coverage would no

¹ All portions of the bill include an exception for abortions performed when the pregnant person's life is in danger due to a physical illness or when the pregnancy is the result of rape or incest.

longer be “qualified health plans” under the IRS code related to the tax credits. The bill would force these women – particularly low- and moderate-income women – to forego a health insurance plan that includes abortion coverage in order to receive the premium assistance they need.

- **Bans abortion coverage in all multi-state health insurance plans.** Currently at least one multi-state health insurance plan in a marketplace must not cover abortion. This ban would force all multi-state plans with existing coverage to drop abortion care.
- **Each of these measures will contribute to a sea change in the industry standard for abortion coverage, causing millions of women to lose existing coverage.** The elimination of premium tax credits for plans that included abortion coverage, the requirements on multi-state plans, and the limitation on the Small Employer Health Insurance Expense Credit would make insurers substantially less likely to offer any individual or group plans that include abortion coverage.

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- Each of us should be able to make health care decisions with dignity. **H.R. 7/ S. 184 interferes with Americans’ private health care choices.**
- **H.R. 7 imposes a tax penalty** on low- and middle-income families and small businesses, punishing women and families in order to prevent them from obtaining health insurance coverage for abortion services.
- H.R. 7/ S. 184 is a dangerous and misleading bill that has one goal – making abortion impossible to access. If H.R. 7/ S. 184 were to become law, **all women could either lose insurance coverage that includes abortion or be stigmatized while seeking comprehensive insurance.**