

# Abortion Care Coverage and Health Care Reform: Getting the Facts Straight

There is a great deal of misinformation being spread about abortion care in health reform efforts. This is an effort to set the record straight about a few key facts. First, the majority of private insurance plans today cover abortion care. Second, a recent Mellman poll revealed that nearly 60 percent of likely voters would NOT support health care reform if it doesn't include reproductive health care, including abortion. And, third, Americans do not want to see benefits taken away under health care reform. In other words, women do not want to be worse off under health reform than they are today.

**Myth:** Taxpayer money would be used to pay for abortions in the public plan.

**Reality:** Opponents of reproductive health care are trying to confuse people into thinking that the public plan is a government-funded health plan like Medicaid or Medicare — it is not. The public health insurance plan in the Exchange would operate like any private insurance plan would. It would be funded and paid for by private individual premiums, in the same way a private insurance plan is. Therefore, there is no reason to treat any coverage issue, including abortion coverage, differently in the public health insurance plan than in private plans in the Exchange.

**Myth:** Abortion coverage will be mandated under the current health care reform bills making their way through Congress unless explicitly restricted.

**Reality:** Nothing in any of the current health care reform bills mandates abortion coverage — or any other type of medical procedure — in the Exchange. Abortion is not mandated any more than any other medical procedure in health care reform.

[Factcheck.org](http://Factcheck.org) rebuts this myth, stating: "In fact, none of the health care overhaul measures that have made it through the committee level in Congress say that abortion will be covered, and one of them explicitly says that no public funds will be used to finance the procedure."

Opponents of women's health and health care reform are exploiting this legislation as a way to push for unprecedented prohibitions on abortion coverage in the private marketplace. And they are trying to undermine health care reform.

Currently, the majority of private health plans cover abortion care as part of a broader health care package. Moreover, according to a recent poll conducted by the Mellman Group, nearly 60 percent of likely voters would not support health care reform efforts if they failed to include reproductive health care, including abortion. Any attempt to prohibit health plans from covering abortion care in the Exchange would be a reduction in benefits and make women worse off under health care reform than they are today. This would be a dramatic and dangerous shift in the status quo for women, weakening access to care.

**Myth:** Health care reform would result in the greatest expansion of abortion since *Roe v. Wade*.

**Reality:** Currently, the majority of plans already cover basic reproductive health care, including abortion care. A Guttmacher Institute survey found that 86.5 percent of employment-based health plans cover medical abortion and 86.9 percent of employment-based health plans cover surgical abortion. The Kaiser Family Foundation's 2003 Employer Health Benefits Survey found that 46 percent of workers have coverage for abortion services. And when looking at larger firms, the rate is more than 50 percent.

Allowing private plans to continue offering what they are already providing today simply does not amount to an expansion. Republicans and Democrats alike believe that under health care reform, people shouldn't lose benefits

they currently have from the provider of their choice. Why should women's health care be any different? Moreover, according to a recent poll conducted by the Mellman Group, nearly 60 percent of likely voters would not support health care reform efforts if they failed to include existing reproductive health care, including abortion.

**Myth:** Health care reform would mandate that virtually every American be forced into a health plan that includes abortion coverage.

**Reality:** Nothing in any of the current health care reform bills mandates abortion coverage — or any other type of medical procedure — in the Exchange.

**Myth:** Health care reform would require medical providers to violate their consciences and perform abortions — or risk losing their jobs.

**Reality:** Not true. Current law already protects individuals from having to perform abortions if doing so violates their religious or moral beliefs. There is nothing in any of the health care reform proposals that would change current law or would require an individual health care provider to perform abortions.

**Myth:** Employers today choose plans that do not cover abortion care.

**Reality:** Currently, the majority of private insurance plans cover abortion care. A Guttmacher Institute survey found that 86.5 percent of employment-based health plans cover medical abortion and 86.9 percent of employment-based health plans cover surgical abortion.

The Kaiser Family Foundation's 2003 Employer Health Benefits Survey found that 46 percent of workers have coverage for abortion care. And when looking at larger firms, the rate is more than 50 percent.

### **Bottom Line**

Singling out abortion for exclusion from plans in a health insurance exchange is both discriminatory and harmful to women's health. With the majority of private insurance plans covering abortion today, any attempt to restrict this coverage in the health insurance exchange would constitute an unprecedented restriction on women — taking benefits away that they currently have today.