

March 1<sup>st</sup>, 2018

Dear Representative,

As organizations committed to advancing reproductive health, rights, and justice, we believe every person should be able to make decisions about abortion with dignity and respect, without politicians interfering. Our organizations are committed to increasing health care access and coverage for everyone, no matter how much money they make, where they live, or where they get their insurance.

Unfortunately, anti-abortion politicians in Congress are attempting to eliminate consumers' ability to buy comprehensive health insurance, including coverage of abortion care, by inserting abortion restrictions into proposals regarding private insurance coverage. The restrictions would prevent the funds in these proposals from going to comprehensive health plans that include coverage of abortion, which would have a devastating impact on access to abortion coverage for millions of people across the country and could even make it impossible for qualified health plans to sell abortion coverage at all.

As an example, H.R. 4666, legislation introduced by Rep. Ryan Costello (R-PA-6) would prohibit Cost Sharing Reduction (CSR) payments to plans that cover abortion, forcing insurers to choose between offering comprehensive health plans that include coverage of abortion and losing critical CSR payments. Undoubtedly this would result in fewer consumers having the option of obtaining insurance coverage for abortion. Under the Affordable Care Act (ACA), CSR payments help lower the costs of certain ACA marketplace plans for low and moderate income individuals. Burdensome restrictions in the ACA already prevent qualified health plan issuers from using CSRs to pay for abortion coverage beyond instances where a woman's life is endangered or she is a survivor of rape or incest. The Costello bill would expand on these already harmful restrictions by preventing the plan from receiving CSR payments at all, if the plan covers abortion. Political attempts, like those proposed in the Costello bill, to add even more burdensome restrictions on abortion coverage are unnecessary and will put abortion coverage further out of reach for many.

The threat to private insurance coverage for abortion extends beyond the prospect of conditioning funds for CSR payments. The Costello bill attempts to ban abortion in the "Patient and State Stability Fund," which could reach into the individual and employer sponsored insurance markets. This fund could be used in multiple ways, including direct payments to health insurers or health care providers, funding for reinsurance programs, and subsidies to help people pay premiums and cost sharing, so the impact on abortion coverage could be far reaching. Imposing abortion bans on such a fund, or a traditional reinsurance program, would lead to many plans dropping abortion coverage altogether.

These proposals are misguided and will have a devastating effect on insurance coverage for abortion in the private marketplace. Already, too many women are denied abortion coverage because of how much they earn or where they live because of a patchwork of harmful federal and state laws that prohibit insurance coverage of abortion in public programs like Medicaid and in the private insurance market.

For many, coverage for abortion care means the difference between getting the health care they need and being denied that care. The impact of such a denial can have long-term, devastating effects on a woman and her family's economic future. A recent study found that a woman who seeks but is denied abortion care is more likely to fall into poverty than a woman who is able to get the care she needs<sup>1</sup>.

The goal of expanding abortion restrictions in proposals like H.R. 4666 is clear: to push abortion coverage out of reach for all women. We urge you to reject this legislation and any other proposal that expands abortion restrictions under the ACA.

Sincerely,

Advocates for Youth

American Civil Liberties Union

Black Women's Health Imperative

Catholics for Choice

Center for Reproductive Rights

Human Rights Campaign

In Our Own Voice: National Black Women's Reproductive Justice Agenda

Jacobs Institute of Women's Health

NARAL Pro-Choice America

National Abortion Federation

National Asian Pacific American Women's Forum (NAPAWF)

National Center for Lesbian Rights

National Council of Jewish Women

National Family Planning & Reproductive Health Association

National Health Law Program

National Institute for Reproductive Health (NIRH)

National Latina Institute for Reproductive Health

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<sup>1</sup> Foster DG, Dobkin LM, Upadhyay UD. "Denial of abortion care due to gestational age limits." *Contraception*.2013;87(1):3-5.  
<http://bit.ly/2efDno4>

National LGBTQ Task Force  
National Network of Abortion Funds  
National Organization for Women  
National Partnership for Women & Families  
National Women's Health Network  
National Women's Law Center  
New Voices for Reproductive Justice  
People For the American Way  
Physicians for Reproductive Health  
Planned Parenthood Federation of America  
Sexuality Information and Education Council of the United States (SIECUS)  
SisterReach  
The Afiya Center  
Unite for Reproductive & Gender Equity  
Women With a Vision  
Women's Law Project