



## Oppose Efforts to Ban Coverage of Abortion in Private Health Insurance Except by Optional “Riders”

Anti-choice members of Congress are leading efforts to include provisions in health care reform that would have the effect of eliminating private insurance coverage of abortion services. Some of these proposals would force women seeking insurance coverage for abortion care to purchase such coverage through a “rider,” a supplemental policy that a woman would have to purchase separately that covers only abortion. Bans on federal funding that only allow coverage by optional “rider” are, in effect, **bans on abortion coverage** that will take coverage away from millions of women who currently have it.

### Optional Riders Would Take Away Coverage that Women Already Have

- Replacing health insurance plans that typically include coverage of abortion with optional riders forces women to purchase separate insurance for a procedure that is currently covered under most insurance plans. These proposals would therefore take away health care that women currently have.

### Optional Riders are Unworkable and Do Not Provide a Genuine Option for Coverage

- Five states (ND, KY, ID, OK, MO) have adopted similar policies that prohibit abortions from being covered in insurance plans except through a separate rider.
- In North Dakota, for example, the major health insurance plans do not offer abortion riders—rendering abortion coverage in the state unavailable and therefore providing no genuine option for coverage.

#### North Dakota Case Study: Optional Rider Policy Results in Statewide Ban

- North Dakota has a state law which prohibits private insurance companies from covering abortion, except in the case of life endangerment. The only available private insurance coverage for abortion in North Dakota is through an optional rider, which insurance companies are not required to offer.
- The major insurance company in North Dakota, Blue Cross and Blue Shield of North Dakota, which has 91% of the market share in the state, **does not offer any optional riders for abortion coverage in either the group or individual insurance market in the state.**
- The company claimed that this was based on a lack of market demand for riders. Women in North Dakota therefore, even if they have health insurance, are not covered for abortion. This is true even in the event of serious health risks to the mother or lethal fetal anomalies.

### An Optional Rider For a Specific Procedure Undermines the Purpose of Health Insurance

- Health insurance companies do not require individuals to guess what surgeries, specialist visits, or medication they will need. That is because unfortunately, no one can guess what specific health services they will require in the future. Individuals buy health

insurance to ensure that they are covered for expected and unexpected health needs. To require separate coverage for one specific procedure that is currently part of basic health insurance for most women is effectively taking away part of women's insurance coverage.

### **Riders Violate Women's Privacy**

- If insurance coverage for abortion is only offered through an optional rider, women would be forced to request abortion coverage separately. Since insurance policies are often purchased as a family, a woman may have to make it known to her spouse that she is purchasing a rider for abortion coverage, forcing her to have difficult conversations about unforeseen events just to purchase her health insurance.
- Women who purchase an abortion rider will likely be required to carry some sort of indication of this coverage, such as a mark on their regular insurance card or a separate "rider" card. This would violate a woman's privacy and create a serious barrier to purchasing such coverage.

### **Riders are Discriminatory**

- When purchasing insurance, men and women are not forced to plan for specific medical needs such as an appendectomy or surgery for a broken ankle. It is discriminatory to force women to choose a separate rider for a legal medical procedure that is offered as part of women's reproductive health care by most insurance companies.
- This is not a compromise on abortion. It is another attempt to use health care reform to achieve a goal of the anti-choice movement – to eliminate private coverage of abortion.