



REPRODUCTIVE RIGHTS & HEALTH

H.R. 7: A DANGEROUS AND MISLEADING BILL THAT THREATENS WOMEN'S HEALTH

H.R. 7 is a dangerous and misleading bill that has one goal – eliminating abortion coverage in all insurance markets. If H.R. 7 were to become law, all women could either lose insurance coverage that includes abortion or be stigmatized while seeking such comprehensive insurance.

H.R. 7 Would Make Permanent Dangerous Restrictions on Abortion Coverage

Currently, federal restrictions on abortion coverage require renewal every year through the appropriations process. H.R. 7 makes these restrictions permanent law. Thus, women covered under Medicaid, women serving in the U.S. military, federal employees, residents of the District of Columbia, women in federal prisons, and women covered by the Indian Health Service would permanently be denied health insurance that includes abortion coverage except for very narrow circumstances. These harmful restrictions endanger women's health. Some in particular, such as the provision impacting Medicaid, place particular burdens on low-income women, in effect punishing a woman simply because of how much money she makes.

H.R. 7 Could Eliminate Abortion Coverage in the Private Health Insurance Market

H.R. 7 could result in the entire private insurance market dropping abortion coverage entirely.¹ H.R. 7's abortion coverage bans incentivize insurers to drop abortion coverage from all health insurance plans. This would result in women losing benefits they currently have.

H.R. 7 Manipulates the Tax Code to Force Individuals and Small Businesses to Drop Comprehensive Health Insurance or Pay Higher Taxes

H.R. 7 would deny women and small businesses tax credits merely for choosing comprehensive health insurance that includes abortion coverage. Together, these provisions create perverse incentives for insurers to exclude abortion coverage in order to accept customers who receive tax credits.² It also pushes individuals and small businesses to switch to plans that do not cover abortion.

H.R. 7 Would Ban Abortion Coverage in All Multi-State Health Insurance Plans

Currently, the law requires that at least one multi-state health insurance plan in a Marketplace must not provide abortion coverage (except for narrow exceptions). Otherwise, the multi-state health insurance plans are allowed to decide whether to include abortion coverage.³ H.R. 7 would drastically alter this system by banning all multi-state plans from covering abortion – thereby denying issuers the ability to decide for themselves whether to cover it, and taking away a benefit away from women.



H.R. 7 Includes Inaccurate and Misleading Provisions Designed to Discourage Plans from Covering Abortion and to Deceive Women

H.R. 7 contains “disclosure” provisions meant to discourage insurance plans from covering abortion and mislead women about the cost of purchasing plans that do cover abortion. Women should have complete and accurate information about their health insurance coverage; however, H.R. 7 does the opposite. Specifically, the bill would require plans to disclose incorrectly that there is an “abortion surcharge” for plans that cover abortion. Such a disclosure is false because there is no “abortion surcharge;” instead, the ACA requires a portion of the person’s insurance premium be held in a separate account. This is an accounting requirement, not an additional charge.

In addition, the ACA requires plans to disclose the scope of abortion coverage. A new law requiring disclosure is both unnecessary and duplicative of what is already required. H.R. 7’s additional “disclosure” and “prominent display” requirements would not result in women learning more about their plans but instead discourage plans from providing the coverage and stigmatize the women who purchase such plans.

H.R. 7 Punishes Some Women Who Face Serious Health Consequences

H.R. 7 would endanger women’s health by eliminating coverage of abortion even in circumstances where a woman needs an abortion to prevent severe, permanent damage to her health. Eliminating insurance coverage for these often expensive procedures makes a difficult situation even worse. Families without coverage for abortion could be pushed into bankruptcy if they try to pay for the procedure out of pocket.

- 1 See, e.g., *No Taxpayer Funding for Abortion Act: Hearing Before the Subcomm. on the Constitution of the H. Comm. on the Judiciary*, 112th Cong. (2011) (testimony of Sara Rosenbaum, Chair, Dept. of Health Pol’y, George Washington Univ. Sch. Pub. Health and Health Servs.).
- 2 See *No Taxpayer Funding for Abortion Act: Hearing Before the Subcomm. on the Constitution of the H. Comm. on the Judiciary*, 112th Cong. (2011) (testimony of Sara Rosenbaum, Chair, Dept. of Health Pol’y, George Washington Univ. Sch. Pub. Health and Health Servs.).
- 3 For the plans that do provide the coverage, they must follow the accounting restrictions in the ACA.

