

January 17th, 2019

As organizations committed to advancing reproductive health, rights, and justice we believe each of us should be able to make decisions about abortion with dignity and respect, and without politicians interfering. We oppose S. 109, legislation to make the Hyde Amendment permanent and impose burdensome regulations designed to disincentivize insurers from providing abortion coverage. We know that the people disproportionately affected by policies like these are women of color, young people, and LGBTQ communities. We boldly envision a future where our families can thrive, which includes each of us making our own decisions about pregnancy and parenting, however much money we make or how we get our insurance. That means whether someone has private or government-funded health insurance, each of us should have coverage for a full range of pregnancy-related care, including abortion

S. 109 is drafted to achieve anti-abortion politicians' goal of eliminating abortion coverage. First, this bill would make the Hyde amendment, an annual appropriations rider, permanent. S. 109 also penalizes individuals who seek private plans that cover abortion by denying consumer tax credits if they purchase plans that cover abortion care. This provision not only penalizes consumers, but would lead to insurers not offering plans that include abortion coverage. Additionally, small businesses would be denied tax credits if they decide to offer plans to their employees that include comprehensive reproductive healthcare, including abortion.

Women should not be penalized for seeking comprehensive health coverage that meets their needs. It is worth noting that S. 109 suggests that insurers could offer "separate coverage" for abortion, but this is a false promise. In states that ban abortion coverage in private plans but allow "separate coverage," such supplemental coverage for abortion care does not exist.¹ Individuals buy health insurance to ensure that they are covered for expected and unexpected health needs. To require separate coverage for one specific procedure is impractical and undermines the very purpose of health insurance.

Taken together, the combined impact of the provisions in S. 109 will push abortion coverage further out of reach for millions of people. S. 109 coupled with the recent rule regarding implementation of Section 1303 of the Affordable Care Act proposed by the Department of Health and Human Services, shows that the anti-abortion members of the Senate and Trump-Pence Administration are committed to restricting abortion access at every turn.

Already, too many women are denied abortion coverage because of how much they earn or where they live. Since the passage of the Hyde Amendment in 1976, anti-abortion policymakers have continually enacted bans on health coverage and funding for abortion that push this decision out of reach for many, particularly those struggling to make ends meet. And, because of state restrictions, millions of women are already denied abortion coverage in their private health insurance plans. This bill seeks to double down on the harmful legacy of the Hyde Amendment and related restrictions.

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.² Each of us should be able to make decisions about our health and lives, without interference from politicians.

Our communities won't be punished by politicians who target poor women – or any woman - for political gain. We will keep pushing for solutions that help our families to thrive. We believe all people deserve access to abortion care regardless of where they live, how much money they make, or where they get their insurance. The undersigned ask that you vote "NO" on S. 109.

Sincerely,

¹ Rosenzweig, Caroline, et al. "Abortion Riders: Women Living in States with Insurance Restrictions Lack Abortion Coverage Options." The Henry J. Kaiser Family Foundation, The Henry J. Kaiser Family Foundation, 14 Feb. 2018, <https://bit.ly/2TRvV6d>

² 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>