

**Abortion Coverage Ban
SB 747 (Rupp) & HB 1725 (Pollock)**

FACT SHEET

SB 747 & HB 1725 would prohibit health insurance exchanges established in Missouri from offering private health insurance policies or optional riders that provide coverage for elective abortions **paid for with private funds**. The bills would ban private abortion coverage in the exchange even in cases of rape, incest and severe fetal anomalies.

These bills would:

- Have no impact on existing state and federal law that prohibits *public* funds for abortion services or coverage except in cases of rape, incest (federal) or life endangerment. These funding bans remain in place and prohibit *public* funds from going toward abortion.
- Expand Missouri's existing ban on *private* insurance policies from covering abortion.
- Prohibit an individual or employer from purchasing abortion coverage with *private* funds – even in cases of rape, incest and severe fetal anomalies.
- Exacerbate a tragic situation for a woman with a wanted pregnancy gone wrong. Fetal anomalies like anencephaly (incomplete brain, skull & scalp development), are not usually detected until late in pregnancy when the hospitalization and procedure costs are thousands of dollars. Families buy insurance expecting it to cover such unexpected health care costs, but Missouri families will find themselves with huge bills and no coverage.
- Likely lead insurers to eliminate abortion coverage from all Missouri's private insurance plans. Current law allows abortion coverage to be purchased through a single-service rider. There is no evidence that insurers are willing to offer these riders as is, but when riders are banned in the exchange, they are likely to be entirely eliminated.
- Discriminate against Missouri women and families. No other state has enacted such an extreme ban on private abortion coverage in the new health care exchange.

SB 747 & HB 1725 Hijack Health Care Reform to Ban Abortion Coverage

The national health care reform package passed this year will make a real difference for the women and families who rely on Planned Parenthood. It extends health care coverage to tens of millions of Americans; guarantees access to affordable preventive screenings for cancer and other life-saving tests; protects women against gender discrimination by private insurers; ends the practice of dropping coverage because of pre-existing conditions; and significantly increases access to reproductive health care.

Throughout the process of creating national health care reform, anti-choice forces were singularly focused on **hijacking health care reform to eliminate private health insurance coverage for abortion and they failed**. Now Missouri legislators are continuing that effort.