

Restricting Insurance Coverage of Abortion

BACKGROUND: Compared with abortion issues that have grabbed significant media and public attention, state requirements governing private insurers' coverage of abortion have, by and large, remained below the radar screen. A handful of states prohibit private insurers from covering abortion services, except in cases of life endangerment; more extensive coverage may be purchased at an additional charge. Lawsuits challenging these restrictions have had mixed results: In 1986, a federal appeals court invalidated Rhode Island's requirement that private insurers exclude coverage of most abortions; in 1992, however, a federal district court upheld a similar Missouri statute. More often, states have banned abortion coverage in public employees' insurance policies or in other cases where public funds are used to insure employees. These policies range from prohibiting coverage for abortion services altogether to offering coverage only when necessary to preserve the woman's health and life or in cases of rape, incest or fetal abnormality.

HIGHLIGHTS:

- 5 states restrict insurance coverage of abortion in private insurance plans; 4 limit coverage to cases when the woman's life is endangered; 1 limits coverage to life endangerment, rape and incest. Additional abortion coverage is permitted only through purchase of an additional rider and payment of an additional premium.
- 13 states restrict abortion coverage in insurance plans for public employees.
 - 3 of the states provide abortion coverage only when the woman's life is endangered.
 - 7 of the states, in addition to offering coverage to save the woman's life, provide coverage to protect the woman's health or in cases of rape, incest or fetal abnormality.
 - 3 of the states flatly prohibit any insurance coverage of abortion for public employees.



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CONTINUED

RESTRICTING INSURANCE COVERAGE OF ABORTION

STATE	PRIVATE INSURANCE POLICIES		INSURANCE POLICIES FOR PUBLIC EMPLOYEES				Abortion Coverage Never Offered
	Limited to Life Endangerment*	Limited to Life, Rape and Incest*	Abortion Coverage Offered in Cases of:				
			Life	Health	Rape/Incest	Fetal Abnormality	
Arizona			X	X ^Φ			
Colorado							X
Idaho	X						
Illinois			X				
Kentucky	X						X
Massachusetts			X [†]	X [†]			
Mississippi			X		X	X	
Missouri	X						
Nebraska			X [‡]				
North Dakota	X		X				
Ohio*			X ^Ω		X ^Ω		
Oklahoma		X					
Pennsylvania			X		X		
Rhode Island		▼	X		X		
South Carolina							X
Virginia			X		X	X	
TOTAL	4	1	10	2	5	2	3

▼ Enforcement permanently enjoined by court order; policy not in effect.

* Additional abortion coverage is available only at an additional cost.

Φ Coverage for abortions to protect the woman's health are only permitted to "avert substantial and irreversible impairment of a major bodily function."

† State specifically prohibits coverage of postviability "partial-birth" abortions.

‡ The individual employee must bear the cost of abortion coverage for other circumstances.

Ω The state pays for therapeutic abortions.

FOR MORE INFORMATION:

For information on state legislative and policy activity click on Guttmacher's [Monthly State Update](#) and for state level information and data on reproductive health issues, click on Guttmacher's [State Center](#). To see state specific abortion information click on [State Facts About Abortion](#).

The Alan Guttmacher Institute (AGI), *Uneven & Unequal: Insurance Coverage and Reproductive Health Services*, New York: AGI, 1994.

Kurth A et al., [Reproductive and sexual health benefits in private health insurance plans in Washington State](#), *Family Planning Perspectives*, 2001, 33(4):153–160 & 179.

The State Policy in Brief series is made possible in part by support from The John Merck Fund.