Impacts of OUT-OF-POCKET (OOP) ABORTION COSTS on women in the United States

CURRENT SITUATION

90% of abortions were performed on or before 13 weeks gestation. (1) At an average OOP cost of $400. (1)

46% of Americans do not have $400 to cover an emergency expense. (3)

ADDITIONAL COSTS

$198 last wages
$140 hotel costs
$57 child care

Additional costs exacerbate the burden, further delaying the abortion or forcing women to carry an unwanted pregnancy to term. (4)

THE EQUAL ACCESS TO ABORTION COVERAGE IN HEALTH INSURANCE ACT (EACH WOMAN ACT)

The EACH Woman Act ensures that women receiving insurance or care through the federal government will be covered for pregnancy-related care, including abortion. The EACH Woman Act, H.R. 771, is currently introduced in the House and gathering a growing list of co-sponsors.

FEDERAL & STATE POLICIES

THE HYDE AMENDMENT

This annually-renewed amendment withdraws federally funded abortion coverage from those enrolled in Medicaid, except when the life of the woman is in danger or the pregnancy is a result of rape or incest.

17 STATES use their own funds to cover abortion for women on Medicaid beyond what is required by the Hyde Amendment. (5)

31 STATES do not offer coverage for abortion care through a plan on the health exchange. (6)

Restrictions on federally-funded plans with in-state abortion coverage from federal employees and their dependents; military service members; Native Americans; Peace Corps volunteers; women in federal prisons and detention centers; and low-income DC residents.

53% OF WOMEN RECEIVING ABORTIONS PAY OUT-OF-POCKET regardless of insurance coverage. (7)

IMPACT

Women may forgo food, schooling, or work; take out payday or other loans; delay bills or rent; put large amounts on credit cards; and for pawn shopings. (8)

A woman who seeks an abortion and is denied more likely to fall into poverty than one who is able to get an abortion. (9) Low-income, people of color, immigrants, or women living in rural communities are the most impacted.

RECOMMENDATION

Pass the EACH Woman Act to ensure that women receiving insurance care through the federal government will be covered for pregnancy-related care, including abortion. The law would also prohibit legislators from interfering with private insurance markets to prevent plans from providing abortion coverage.

Source: (1) Ibbs Reproductive Health; (2) Abortion Frontier; (3) United States; (4) CAFAM; (5) Buenos Aires (Argentina); (6) Centers for Disease Control and Prevention; (7) The Guttmacher Institute; (8) Shiroma; (9) The Guttmacher Institute; (10) Ibbs Reproductive Health. *Does not include additional costs for transportation, lost wages, child care, etc.