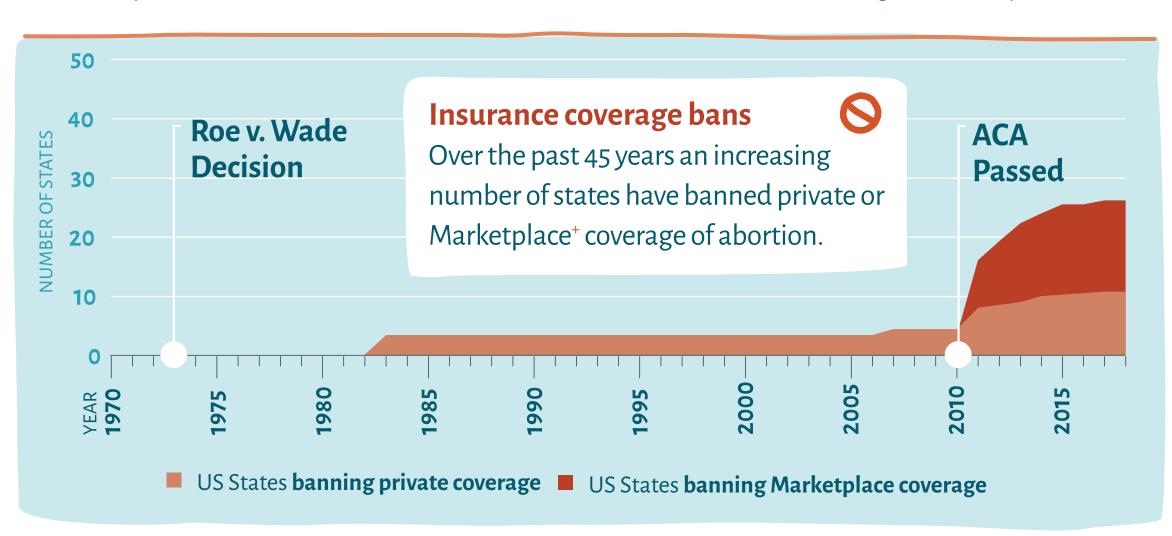
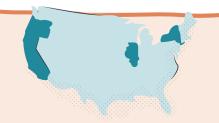
RESTRICTING ROE

Bans on insurance coverage of abortion

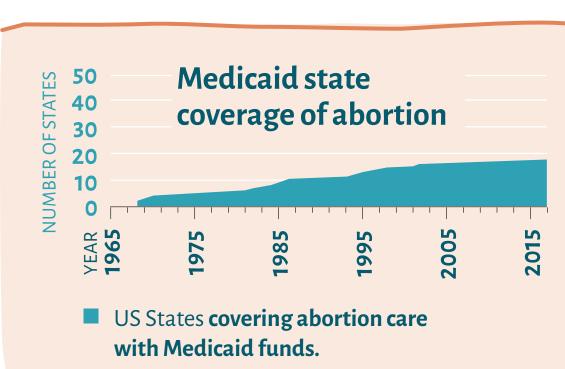
Restrictions on abortion coverage prevent Roe from being a reality for millions of women across the country. Starting with the Hyde Amendment in 1976, there have been numerous restrictions placed on public and private insurance for abortion, forcing many women to pay out-of-pocket for care. These restrictions are burdensome and significantly impact low-income women, who are often either unable to pay the out-of-pocket cost for abortion care, or are unable to find the funding in a timely manner.



Insurance coverage protections



States such as California, New York, Oregon, and Illinois have taken steps to protect abortion care by implementing laws that mandate insurance coverage of abortion care in insurance plans. i,ii,iii,iiv



Timeline of insurance bans on abortion coverage v

Roe v. Wade confirmed legality of 1973 abortion vi

Hyde Amendment passed vii 1976

Peace Corps prohibited from 1979 covering abortion services for volunteers*viii

Military health insurance (TRICARE) 1981 prohibited from covering abortion services*ix

Indian Health Service prohibited 1982 from covering abortion except in cases of life endangerment x

4 states ban private insurance 1983 coverage of abortion

1 more state bans private

insurance coverage of abortion

2007

ACA passed; 4 states ban 2010 Marketplace coverage

11 more states ban Marketplace 2011 coverage of abortion; 3 more states ban private insurance coverage of abortion

4 more states ban Marketplace 2012 coverage

4 more states ban Marketplace 2013 coverage; 1 more state bans private

insurance coverage of abortion 1 more state bans Marketplace 2014

coverage; 1 more state

bans private insurance

1 more state bans Marketplace 2015

coverage

Texas becomes the 11th state to ban 2017 private insurance coverage, and the 26th to ban Marketplace coverage xii

West Virginia bans state Medicaid 2018 coverage of abortion services* xv

Roe v. Wade decision

TIMELINE



This decision legalized abortion nationwide.



The Hyde **Amendment**

The Hyde Amendment—renewed annually as part of the federal appropriations process—prohibits coverage of abortion care through the **federal Medicaid**, children's health insurance program (CHIP), and Medicare programs and paved the way for similar state provisions.*

Restrictions on federal insurance

About **7.4 million** women ages 15–49 who have health insurance through Medicaid live in states where they cannot use their insurance to cover abortion in most circumstances. Still, more women are affected by other federal restrictions on abortion coverage. ix

***ACA** passed



Signed into law in 2010, the Affordable Care Act (ACA) allows individual states to regulate the Health Insurance Marketplaces within their own borders. This means that states can restrict coverage for abortion under plans offered through the Marketplaces. ix

State bans on insurance coverage for abortion in most circumstances in 2018 xi,xiv



States ban Medicaid coverage



States ban Marketplace plans from covering abortion costs



of abortion costs**

States ban private insurance plans from covering abortion costs



States ban public employee insurance plans from covering abortion costs



rule. This could include circumstances of rape, fetal malformations, and when the mother's life is at risk. **Includes Washington DC

*The Hyde Amendment, as well as all other insurance plans and health services covered here, do allow for abortion coverage in selected circumstances depending on the

References