

ABORTION IN OBAMACARE

A JOINT PROJECT OF



CHARLOTTE
LOZIER
INSTITUTE

www.ObamacareAbortion.com

2015 FACT SHEET

INTRODUCTION

- The Obama Administration is hiding the massive taxpayer funding for abortion that is in Obamacare. Obamacare contains subsidies/funds for plans with elective abortion coverage.
- The coverage and abortion surcharge is nearly impossible to find on healthcare.gov and state exchanges. Americans should not have to spend enormous amounts of effort to find out which plans do and do not cover elective abortion.
- The American people should not be forced to subsidize others' abortions.
- Because the Obama Administration has failed to be transparent about abortion coverage, the Family Research Council (FRC) and Charlotte Lozier Institute (CLI) has done extensive research and inferred from the 2014 GAO Report to piece together as much information as they could for the consumer to make an informed choice about Obamacare insurance purchases, and is launching their findings on ObamacareAbortion.com.
- Through their taxes, people who live in states where plans do not cover abortion are still subsidizing abortion on demand in plans in other states – this would never be allowed if the Hyde amendment had truly been applied to Obamacare.
- Because Obamacare violates the principles of the Hyde amendment ban on subsidizing abortion, and because Obamacare lacks transparency for Americans, Congress must enact the Abortion Insurance Full Disclosure Act (H.R.3279) and the No Taxpayer Funding for Abortion Act (H.R.7). The new Senate offers hope that these bills could become law.
- This project is aimed at helping Americans find out abortion coverage in Obamacare plans, but due to the lack of transparency, we will continue to research the many unknowns still present in this data.

SUMMARY OF FINDINGS

- The 2015 enrollment appears to be shaping up to include more abortion plans and companies switching policies to cover abortion on demand. For instance, Group Health Cooperative in Washington state offered all abortion-free plans in 2014. According to their 2015 plan documents, now all of their individual plans cover elective abortion.
- **Of the five states with 100% elective abortion coverage plans according to the GAO Report, four are still likely abortion-only states:**
 - In 2014: 5 states (Connecticut, Hawaii, New Jersey, Rhode Island and Vermont)
 - In 2015: 4 states (Hawaii, New Jersey, Rhode Island [likely], Vermont)

- The one state that has made a change is Connecticut where it took a lawsuit for the state (Bracy case) to add just 4 plans that exclude elective abortion. There is no evidence that any of the other four states have added abortion-free plans.
- **In 2015, it is likely* that there are 9 states with 90% or more elective abortion coverage plans:**
 - California, Hawaii, Massachusetts, New Jersey, New York, Oregon, Rhode Island, Vermont, Washington.
 1. **California:** In 2015, California’s abortion mandate forces *every* insurance carrier to cover elective abortion on demand in their plans (except four Multi-State Plans). In 2014, 96% of the plans on the California exchange included abortion on demand.
 2. **Hawaii:** In 2015, 100% of the plans on the Hawaii exchange include abortion on demand.
 3. **Massachusetts:** In 2015, at least 9 of the 10 insurance carriers provide elective abortion coverage (except two MSP plans). The tenth issuer, UnitedHealthcare, which is new to the exchange, has unknown elective abortion coverage. In 2014, 98% of the plans on the Massachusetts exchange included abortion on demand.
 4. **New Jersey:** In 2015, 100% of the plans on the New Jersey exchange include abortion on demand.
 5. **New York:** In 2015, at least 14 of the 16 insurance carriers provide elective abortion coverage. Fidelis Care does not cover elective abortions. Wellcare, which is new to the exchange, has unknown elective abortion coverage. In 2014, 95% of the plans on the New York exchange included abortion on demand.
 6. **Oregon:** In 2015, 94% of the plans on the Oregon exchange include abortion on demand.
 7. **Rhode Island:** In 2015, Rhode Island has 3 insurance carriers. Two of the three insurance carriers cover elective abortion. United Healthcare is a new issuer in 2015 and has provided conflicting information about its abortion coverage, leaving it unknown. In 2014, 100% of the plans on the Rhode Island exchange included abortion on demand under its then-2 insurance carriers.
 8. **Vermont:** In 2015, 100% of the plans on the Vermont exchange include abortion on demand.
 9. **Washington:** In 2015, 91% of the plans on the Washington exchange include abortion on demand.

(*Since the exchanges and some of the insurance carriers have failed to provide transparent information about elective abortion coverage, we are working from the assumption that issuers followed the same pattern of elective abortion coverage as outlined by the [2014 GAO Report](#).)

- **States that have opted out of elective abortion coverage in their state exchanges: 24**
States: Alabama, Arkansas, Florida, Idaho, Indiana, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nebraska, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Utah, Virginia, Wisconsin, Georgia.

These states have enacted a life-affirming law to ensure that elective *abortion is not included in any of the plans sold on the exchange for their state.*

However, *taxpayers in each state are still paying federal taxes that are used to pay for coverage that includes elective abortion in other states.* For example, an estimated 1.25 million Californians received federal taxpayer subsidies in 2014 and 96% of plans sold in California included abortion on demand. Between 2015 and 2024 an estimated \$855 billion in federal subsidies will be used in every state to pay for Obamacare health plans, many of which include elective abortion.

- **Non opt-out States where the exchange is part of the Federally-Facilitated Marketplace: 15**
Alaska, Arizona, Delaware, Illinois, Iowa, Maine, Montana, Nevada, New Hampshire, New Jersey, New Mexico, Oregon, Texas, West Virginia, Wyoming.

- **Non opt-out States where the exchange is State-Run: 12**
California, Colorado, Connecticut, District of Columbia, Hawaii, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, Washington.

- **States with Multi-State Plans (MSPs):**
In 2015, Multi-State Plans are being sold in a total of 36 states with five new states participating in the Multi-State Plan Program: Connecticut, Minnesota, North Carolina, Oregon, and Utah. Obamacare requires that MSPs be available in every state by 2017.

- While all except two Multi-State Plans (MSPs) excluded elective abortion in 2014, we are already finding more abortion-covering MSPs. In Connecticut, two of the four new MSPs will cover elective abortion, according to 2015 plan documents.

- The Office of Personnel Management (OPM) has noted that elective abortion coverage may be more widely available with 2015 MSPs, as noted in this [OPM FAQ \(as of 11/18/14\)](#), which has now been edited:

Do Multi-State Plan (MSP) options cover elective abortion services?

As required by the Affordable Care Act, MSP insurers in each State must offer at least one plan that does not include elective abortion services. In 2014, most MSP insurers do not offer an MSP option that covers elective abortion. In many of these States, insurers offering non-MSP choices on the Health Insurance Marketplace are offering plans that cover elective abortions. *MSP issuers will have the flexibility to offer additional options in 2015, which might include elective abortion services.*

For more information, please visit www.obamacareabortion.com.

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