

ABORTION IN OBAMACARE

A JOINT PROJECT OF



CHARLOTTE
LOZIER
INSTITUTE

ObamacareAbortion.com

2016 FACT SHEET

BACKGROUND

- Because the Obama Administration has failed to be transparent about abortion coverage, the Family Research Council (FRC) and Charlotte Lozier Institute (CLI) have done extensive research once again in 2016 to piece together as much information as they could for the consumer to make an informed choice about Obamacare insurance purchases. This information is available on ObamacareAbortion.com.*
- 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 American people should not be forced to subsidize others' abortions.
- Through their federal 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 No Taxpayer Funding for Abortion and Abortion Insurance Full Disclosure Act of 2015 (H.R. 7).

2016 SUMMARY OF FINDINGS

- 25 states have opted out of covering abortion on demand on the exchange (gaining one state, Arizona, in 2016).
- Of the 26 states which have not opted out of abortion coverage:
 - 14 states are part of the Federally-Facilitated Marketplace.
 - 12 states (including the District of Columbia) are part of the state-run exchange.
- Nationally, of all plans being offered on the exchange, an estimated 59% (around 1,106 plans) cover abortion on demand.
- 2 states have abortion-only plan options (Hawaii, Vermont).
- 8 states including the District of Columbia have 85% or more of the exchange plans covering abortion on demand.

- 8 additional states have about 50% to 85% of the exchange plans covering abortion on demand.
- 3 fewer states are participating in the Multi-State Plan program than in 2015 (four states dropped, one new state added).
 - For 2016, there are 54 MSPs total: 4 MSPs cover abortion on demand (2 in Alaska, and 2 in Connecticut)
- 72% (36 states) of total states now run via the federally-facilitated marketplace on healthcare.gov (Hawaii and Oregon closed their state exchanges in 2015).
- 28% (14 states and the District of Columbia) of total states have state-run exchanges.
- **In 2016, two states have abortion-only plan options:**
 - In 2016: 2 states (Hawaii, Vermont).
 - In 2015: 4 states (Hawaii, New Jersey, Rhode Island, Vermont).
 - In 2014: 5 states (Connecticut, Hawaii, New Jersey, Rhode Island and Vermont).
- **In 2016, there are 8 states including the District of Columbia with 85% or more of the exchange plans covering abortion on demand:**
 - Hawaii, Vermont, California, New York, Washington, District of Columbia, New Hampshire, and Massachusetts.
 1. **Hawaii (100%):** All individual exchange plans cover elective abortion, as in 2014-15.
 2. **Vermont (100%):** All individual exchange plans cover elective abortion, as in 2014-15.
 3. **California (estimated 98%):** In 2016, as in 2015 and 2014, California’s abortion mandate forces every insurance carrier to cover elective abortion on demand in their plans. The plan options that do not include coverage for abortion on demand in California have dropped from four to two exchange plans (both Multi-State Plans). In 2016 about 98% of the plans on the California exchange included abortion on demand estimated using the total number of plans in the 2014 GAO report, as the total for 2016 is unknown.
 4. **New York (estimated 96%):** In 2016, there are only 18 exchange plans that do not cover abortion on demand out of an unknown total. In 2014, 95% of the plans covered abortion on demand. In 2016 about 96% of the plans on the New York exchange included abortion on demand estimated using the total number of plans in the 2014 GAO report, as the total for 2016 is unknown.
 5. **Washington (95%):** In 2016, there are only 5 exchange plans (all Multi-State Plans) that do not cover abortion on demand. In 2015, 91% of the plans on the Washington exchange included abortion on demand.
 6. **District of Columbia (92%):** In 2016, there are only 2 exchange plans (both Multi-State Plans) that do not cover abortion on demand. In 2015, 74% of the plans on the exchange included abortion on demand.
 7. **New Hampshire (91%):** In 2016, the percentage of New Hampshire plans covering abortion on demand has increased since 2015 when 61% of the plans did.

8. **Massachusetts (87%):** In both 2016 and 2015, 9 of the 10 issuers only provided plans covering abortion on demand. In 2014, 98% of the plans covered it.

- **In 2016, there are 8 states with about 50% to 85% of the exchange plans covering abortion on demand:**

1. Oregon (81%)
2. Alaska (76%)
3. Rhode Island (72%, modified/unmodified plans counted twice)
4. Connecticut (68%)
5. New Mexico (68%)
6. Montana (64%)
7. Maine (52%)
8. Maryland (49%)

- **2016 Most improved on offering plans without abortion on demand:**

1. **New Jersey:** In 2014 and 2015, 100% of the plans on the New Jersey exchange included abortion on demand. In 2016, at least 33% cover it.
2. **Rhode Island:** In 2014 and 2015, 100% of the plans on the Rhode Island exchange included abortion on demand. In 2016, 72% cover it. Rhode Island now has 9 plan options that do not include abortion on demand, and has a carrier with a modified variation of plans that do not cover elective abortion that are available upon request.

- **States that opted out of providing elective abortion coverage in exchange plans: 25**

Alabama, Arizona (*new for 2016), Arkansas, Florida, Georgia, Idaho, Indiana, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nebraska, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Utah, Virginia, Wisconsin

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 by the federal government 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.

- **2016 Non opt-out States where the exchange is part of the Federally-Facilitated Marketplace: 14 States**

Alaska, Delaware, Illinois, Iowa, Maine, Montana, Nevada, New Hampshire, New Jersey, New Mexico, Oregon, Texas, West Virginia, Wyoming.

● **2016 Non opt-out States where the exchange is State-Run:** 12 including the District of Columbia

California, Colorado, Connecticut, District of Columbia, Hawaii, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, Washington.

States with Multi-State Plans:

For 2016: 32 states and the District of Columbia. (New state: Alabama. Dropped: Massachusetts, New Mexico, Oregon, and Utah will not have an MSP option in 2016). Obamacare requires that MSPs be available in every state by 2017, with at least one pro-life plan due to the MSP Program.

For 2015: 35 states with MSPs and District of Columbia (New states: Connecticut, Minnesota, North Carolina, Oregon, and Utah).

For 2014: 30 states with MSPs (Arkansas, California, Colorado, Delaware, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maryland, Maine, Michigan, Missouri, Montana, New Hampshire, New Mexico, Nevada, New York, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, Washington, Wisconsin, West Virginia).

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.

For 2016, there are 54 MSPs total:

- 4 cover abortion on demand:

2 in Alaska, Premera BCBS MSP with "HSA High" in title.

2 in Connecticut, HealthyCT with "Plus" in title.

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

*The information available is severely limited by the Obama Administration's failure to make abortion coverage information easily available. We have provided our findings and encourage you to contact us at info@obamacareabortion.com if you find additional or conflicting information about Obamacare insurance plans provided in your state.

(November 13, 2015)