

ABORTION IN OBAMACARE

A JOINT PROJECT OF



CHARLOTTE
LOZIER
INSTITUTE

ObamacareAbortion.com

2018 FACT SHEET

BACKGROUND

- Because the former Obama Administration failed to be transparent about abortion coverage, the Family Research Council (FRC) and Charlotte Lozier Institute (CLI) have done extensive research once again in 2018 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.*
- Obamacare contains subsidies/funds for plans with elective abortion coverage with massive taxpayer funding for abortion.
- 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 2017 (H.R. 7). It has already passed the House in January 2017.

2018 SUMMARY OF FINDINGS

- 26 states have opted out of covering abortion on demand on the exchange.
 - Texas joined as the 26th state in August 2017 when it passed a law prohibiting any qualified health plan offered through a health benefit exchange from providing elective abortion coverage. The law officially takes effect on December 1, 2017.
- Of the 24 remaining states (plus the District of Columbia) which permit elective abortion coverage in exchange plans:
 - 14 states are part of the Federally-Facilitated Marketplace.
 - 10 states (including the District of Columbia) have a state-run exchange.

- Obamacare exchange plan offerings for *non-opt out states* went from an estimated total of 1,565 plans in 2017 to an estimated total of 1,003 plans in 2018, a 36% decrease in total plans. In 2017, 57% of the 1,565 total plans in non-opt out states covered abortion on demand (around 891 plans). Of these estimated 1,003 total plans in the 2018 enrollment for the states that have not opted out of abortion coverage, **an estimated 53% (around 527 plans) cover abortion on demand.** Note: While abortion-including plans dropped by 4% from 2017 to 2018 enrollment, there are still about 110 plans in non-opt out states with *unknown coverage* due to a lack of transparency which could affect the final number.
- 7 locales have abortion-only plan options: Alaska, California, Hawaii, Maryland, Vermont, Washington, and the District of Columbia.
- 10 locales have 85% or more of the exchange plans covering abortion on demand.
- 4 additional states have about 50% to 85% of the exchange plans covering abortion on demand.
- In 2018, only 1 state (Arkansas) is participating in the Multi-State Plan (MSP) program.
 - In 2017, MSPs were available in 22 states, but in 2018, 21 states lost them.
- 76% (39 states) of total states are run via the federally-facilitated marketplace on healthcare.gov
- 24% (12 states and the District of Columbia) of total states have state-run exchanges.
- **In 2018, 7 locales have abortion-only plan options:**
 - **Alaska** – In the 2017 and 2018 enrollment years, Alaska has not had any MSPs, which were the only abortion-excluding plans.
 - **California** -- It lost last year's abortion-excluding plans because the state no longer has MSPs.
 - **District of Columbia** – In the 2017 and 2018 enrollment years, D.C. has not had any MSPs, which were the only abortion-excluding plans.
 - **Hawaii** – Never had abortion-excluding plans.
 - **Maryland** -- It lost last year's abortion-excluding plans because the only carrier that excluded it in 2017 exited the marketplace for 2018.
 - **Vermont** – Never had abortion-excluding plans.
 - **Washington** – In the 2017 and 2018 enrollment years, Washington has not had any MSPs, which were the only abortion-excluding plans.

In 2017: 6 locales (Alaska, District of Columbia, Hawaii, Massachusetts, Vermont, and Washington.)

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 2018, there are 10 locales (including the District of Columbia) with 85% or more of the exchange plans covering abortion on demand:**
 - Alaska, California, Connecticut, District of Columbia, Hawaii, Maryland, New Hampshire, Oregon, Vermont, Washington
 1. **Alaska (100%):** All Individual exchange plans cover elective abortion, as in 2017. In 2016, 76% covered elective abortion.
 2. **California (100%):** In 2018, as in 2014 to 2017, California’s state abortion mandate forces every insurance carrier to cover elective abortion on demand in their plans.
 3. **District of Columbia (100%):** All Individual exchange plans cover elective abortion, as in 2017. In 2016, 92% covered elective abortion.
 4. **Hawaii (100%):** All Individual exchange plans cover elective abortion, as in 2014-17.
 5. **Vermont (100%):** All Individual exchange plans cover elective abortion, as in 2014-17.
 6. **Washington (100%):** All Individual exchange plans cover elective abortion, as in 2017. In 2016, 95% covered elective abortion.
 7. **Maryland (100%):** All Individual exchange plans cover elective abortion, a new situation for 2018. In 2017, there was only one carrier that excluded elective abortion in all plans. In 2016, 49% of plans covered elective abortion.
 8. **Connecticut (95%):** In 2018, only one Individual plan on the exchange excludes elective abortion from coverage. In 2017, there were 2 Individual exchange plans that excluded elective abortion (both were MSPs) compared to 12 plans that excluded elective abortion in 2016.
 9. **Oregon (88%):** In 2018, all but one exempt insurance carrier cover elective abortion in Individual exchange plans due to Oregon’s recently enacted abortion mandate. In 2017, 76% of plans covered elective abortion, and in 2016, 81% of plans covered it.
 10. **New Hampshire (87%):** In 2018, only two Individual plans on the exchange exclude elective abortion. In 2017, there were only 5 plans that exclude elective abortion (3 are MSPs); in 2016, 91% of plans covered elective abortion.

- **In 2018, there are 4 states with 50% to 85% of the exchange plans covering abortion on demand:**
 1. Massachusetts (at least 67%*)
 2. Rhode Island (67%)
 3. New York (at least 52%*)
 4. New Jersey (52%)
 - *MA: Pending information for 15 plans offered by two companies (11/6/2017);
 - NY: Pending information for 60 plans by 2 companies (11/6/2017)

- **States that opted out of providing elective abortion coverage in exchange plans: 26**
 - Alabama, Arizona, Arkansas, Florida, Georgia, Idaho, Indiana, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nebraska, North Carolina, North Dakota,

Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, **Texas***, Utah, Virginia, Wisconsin (***New for 2018**)

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.

● **2018 Non opt-out states where the exchange is part of the Federally-Facilitated Marketplace:** 14 States

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

● **2018 Non opt-out states where the exchange is State-Run:** 11 including the District of Columbia

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

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 coverage of elective abortion.

In years past, nearly all of the available MSPs excluded elective abortion coverage:

In 2017, none of the 203 MSPs covered elective abortion.

In 2016, only four of 54 MSPs covered elective abortion.

In 2015, only two of the MSPs covered elective abortion.

[According to the Office of Personnel Management](#), which oversees the Multi-State Plan Program, for the 2018 enrollment year there is only one state (Arkansas) offering MSPs. None of the three MSPs in Arkansas cover elective abortion.

Between 2017 and 2018 enrollment, the total number of MSPs dropped from 203 plans to 3 plans nationally, a 99% decrease in MSP options.

States with Multi-State Plans:

For 2018: 1 state (Arkansas. 21 of the 22 states that had MSPs in 2017 have eliminated their MSP options for 2018.)

For 2017: 22 states (New State: New Mexico; Dropped: 12 states – Alaska, Delaware, District of Columbia, Kansas, Louisiana, Maryland, Minnesota, North Carolina, Pennsylvania, Tennessee, Washington, and West Virginia).

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).

Taxpayer Funding of Abortion Plans via Advanceable Premium Tax Credits (APTC)

In 2017, an estimated 2.2 million people are receiving a total of \$8.6 billion dollars in taxpayer money in advanceable premium tax credits (APTCs) for plans that cover abortion on demand in all of the states that have not opted out of abortion coverage.

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

*The information available on this site is based on our research of plans and information as it becomes available to us. 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.

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