



ObamacareAbortion.com

2019 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 2019 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 at ObamacareAbortion.com.
- Obamacare contains subsidies/funds for plans covering elective abortion with massive taxpayer funding for abortion.
- The American people should not be forced to subsidize abortions.
- Through their federal taxes, people who live in states where plans do not cover elective 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.

2019 SUMMARY OF FINDINGS

- 26 states have opted out of covering abortion on demand on the exchange.
- The 24 remaining states (plus the District of Columbia) which permit elective abortion coverage in exchange plans breakdown as follows:
 - 12 states are part of the Federally-Facilitated Marketplace.
 - 13 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 1,003 plans in 2018 to an estimated total of 1,000 plans in 2019, a less than 1% decrease in total plans. In 2018, exchange plan offerings went from 1,565 plans in 2017 to an estimated total of 1,003 plans in 2018, a 36% decrease in total plans; 53% of the 1,003 total plans in non-opt out states covered abortion on demand (around 527 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 1,000 total plans in the 2019 enrollment for the states that have not opted out of abortion coverage, **an estimated 65% (around 650 plans) cover elective abortion.**
- 9 locales have abortion-only plan options: Alaska, California, District of Columbia, Hawaii, Maryland, Massachusetts, New York, Vermont, and Washington.
- 10 locales have 85% or more of the exchange plans covering elective abortion.
- 4 additional states have between 50% to 85% of the exchange plans covering elective abortion.
- In 2019, Arkansas is the only state participating in the Multi-State Plan (MSP) program; the State offers two plans that do not cover elective abortion.
 - In 2017, MSPs were available in 22 states, but in 2018, all but Arkansas lost them.
- 76% (39 states) of total states are run via the federally-facilitated marketplace on healthcare.gov.
- 25% (13 states and the District of Columbia) of total states have state-run exchanges.
 - two of the 13 state-run exchanges (New Mexico and Oregon) use the federal-facilitated website healthcare.gov.
- **In 2019, 9 locales have abortion-only plan options:**
 1. **Alaska** – In the 2017, 2018 and 2019 enrollment years, Alaska did not have any MSPs, which were the only abortion-excluding plans.
 2. **California** -- In the 2018 and 2019 enrollment years, California did not have any MSPs, which were the only abortion-excluding plans.
 3. **District of Columbia** – In the 2017, 2018, and 2019 enrollment years, D.C. did not have any MSPs, which were the only abortion-excluding plans.
 4. **Hawaii** – Never had abortion-excluding plans.
 5. **Maryland** -- The only carrier that offered abortion-excluding plans in 2017 exited the marketplace in 2018.
 6. **Massachusetts** - In 2018, some plans were unclear on elective abortion coverage. In 2017, the only carrier that excluded elective abortion exited the marketplace.
 7. **New York** - In 2017, there were no longer any MSPs offered in New York and New York currently has an abortion coverage mandate in effect.
 8. **Vermont** – Never had abortion-excluding plans.
 9. **Washington** – In the 2017, 2018, and 2019 enrollment years, Washington did not have any MSPs, which were the only abortion-excluding plans.

In 2018: 8 locales (Alaska, California, District of Columbia, Hawaii, Maryland, Vermont, and Washington).

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, and Vermont).

In 2014: 5 states (Connecticut, Hawaii, New Jersey, Rhode Island and Vermont).

- **In 2019, 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, Massachusetts, New York, Vermont, Washington, and Oregon.

1. **Alaska (100%):** All Individual exchange plans cover elective abortion, as in 2018 and 2017. In 2016, 76% covered elective abortion.
2. **California (100%):** In 2019, as in 2014 to 2018, California's state abortion mandate forces every insurance carrier to cover elective abortion on demand in their plans.
3. **Connecticut (93%):** In 2019, only one Individual plan on the exchange excludes elective abortion from coverage. In 2018, there was also only 1 Individual exchange plan that excluded elective abortion. 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.
4. **District of Columbia (100%):** All Individual exchange plans cover elective abortion, as in 2018 and 2017. In 2016, 92% covered elective abortion.
5. **Hawaii (100%):** All Individual exchange plans cover elective abortion, as in 2014-18.
6. **Maryland (100%):** All Individual exchange plans cover elective abortion, as in 2018. In 2017, there was only one carrier that excluded elective abortion in all plans. In 2016, 49% of plans covered elective abortion.
7. **Massachusetts (100%):** All Individual exchange plans cover elective abortion. In 2018, at least 67% of plans covered elective abortion.
8. **New York (100%):** All Individual exchange plans cover elective abortion. In 2018, at least 52% of plans covered elective abortion.
9. **Vermont (100%):** All Individual exchange plans cover elective abortion, as in 2014-18.
10. **Washington (100%):** All Individual exchange plans cover elective abortion, as in 2017-18. In 2016, 95% covered elective abortion.

- **In 2019, there are 4 states with 50% to 85% of the exchange plans covering abortion on demand:**

1. New Hampshire (82%)
2. New Jersey (54%)
3. Oregon (82%)
4. Rhode Island (67%)

- **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.

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.

● **2019 Non opt-out states where the exchange is part of the Federally-Facilitated Marketplace:** 12 States

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

● **2019 Non opt-out states where the exchange is State-Run:** 13 States including the District of Columbia

California, Colorado, Connecticut, District of Columbia, Maryland, Massachusetts, Minnesota, New Mexico, New York, Oregon, 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 2018, none of the 3 MSPs covered elective abortion.

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 2019 enrollment year there is only one state (Arkansas) offering MSPs. Neither of the two MSPs in Arkansas cover elective abortion.

Between 2017 and 2019 enrollment, the total number of MSPs dropped from 203 plans to 2 plans nationally, a more than 99% decrease in MSP options.

States with Multi-State Plans:

2019: 1 state (Arkansas).

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

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).

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.

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

2014: 30 states (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 2018, an estimated 2.2 million people are receiving a total of \$11.2 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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