Health Care Reformos

Reproductive Health & Health Reform

Health care reform should improve not diminish women's health coverage.

Current Law: The Hyde Amendment restricts the use of federal funds for abortion unless the pregnancy poses a threat to the mother's life or was the consequence of rape or incest. Fetal anomalies or risk to the mother's physical or mental health are not acceptable indications under this restriction.

Implications: While a number of women who rely on the federal government for their healthcare do not receive abortion coverage, Hyde does not prohibit states from using their own money to subsidize abortion services for people receiving heath care through Medicaid. Seventeen states, including California, have either chosen or were court-mandated to use their own contributions to allow women covered by federal insurance to have access to abortions.

Proposed Law: The Stupak-Pitts Amendment and similar amendments to be offered in the Senate would be a dangerous expansion of the current Hyde amendment's restrictions on the use of federal funds for abortion. These amendments would prohibit the public health insurance option and any insurance plan purchased with the assistance of federal subsidies from covering abortion services.

Implications: Women receiving any amount of federal subsidies, even if that subsidy is only a small amount of total insurance cost, would be unable to purchase a plan with abortion coverage. It is estimated that 80% of women purchasing insurance through the Exchange would fall into this category. Also, as part of cost segregation, insurers would have to separately administrate plans that cover abortion, effectively doubling their administrative costs, and creating an incentive not to offer abortion coverage coverage at all.

The expansion of Hyde Amendment restrictions in health care reform legislation is a tremendous departure from the status quo as many private plans will potentially eliminate existing abortion coverage. The Guttmacher Institute estimates that 87% of private insurance plans currently offer this benefit. Furthermore, while the Stupak Amendment would not make abortion illegal, it essentially makes it impossible to receive abortion coverage through any public or private plan, placing the financial burden solely on the woman seeking the abortion. Women who are unable to pay will have fewer and more unsafe options, exacerbating health disparities for lower-income and minority women.

Women Negatively Affected by Stupak:

- Working mothers in families that earn up to \$88,000
- Women who own or work for a small businesses that will likely use coverage options in the Exchange
- Young women entering the job market for the first time who are least likely to have employer-sponsored coverage
- Women who were insured through their husband's employer but are now divorced and have to purchase coverage on their own through the Exchange

Don't sacrifice women's health. Stop the abortion coverage ban.

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For more information or to request more copies of this fact sheet (#101), please visit our health care reform website, www.amsa.org/uhc/hcr.cfm, or e-mail our Jack Rutledge Legislative Director. Ms. Farheen Ourashi, irld@amsa.org.