

LD 820: An Act To Prevent Discrimination in Public and Private Insurance Coverage for Pregnant Women in Maine

This bill:

- Requires the Department of Health and Human Services to provide coverage to MaineCare members for abortion services.
- Directs DHHS to adopt rules no later than March 1, 2020.
- Requires that health insurance carriers that provide coverage for maternity services also provide coverage for abortion services.
- Applies this requirement to all health insurance policies and contracts issued or renewed on or after January 1, 2020, except for those religious employers granted an exclusion of coverage.

Why is LD 820 important?

- Restrictions on insurance coverage are examples of how abortion stigma gets woven into the fabric of our health care system, and they disproportionately impact poor folks and pregnant People of Color, particularly Black women and transgender individuals.
- If your health insurance plan covers prenatal care but not abortion care, it could unfairly impact your decision about whether or not to continue a pregnancy.
- An abortion procedure in Maine costs anywhere from \$500-\$1,000, depending on gestational stage, type of procedure, and provider. Research shows that most people with both public and private insurance coverage would struggle with a \$500 medical expense. This means they would either have to forgo paying certain other bills (rent, grocery shopping, etc.), be forced to disclose to someone in order to borrow money or be unable to have their abortion at all.
- If people cannot afford abortions, they are coerced into carrying a pregnancy, giving birth and in many cases parenting a child they neither planned for nor wished to raise.
- Insurance restrictions primarily hurt low-income people who are on Medicaid/MaineCare or on private insurance plans with minimal coverage and/or high deductibles.

Supporting LD 820 means supporting more equitable abortion access, regardless of income status. This is an economic justice issue, as well as a matter of bodily autonomy for all Mainers.