



Michigan National Organization for Women

Post Office Box 860
East Lansing, Michigan 48826
(517) 485-9687
www.michnow.org

December 1, 2012

Honorable Jim Marleau, Chair
Senate Health Policy Committee
1010 Farnum Building
Lansing, Michigan

Dear Senator Marleau and Members of the Senate Health Policy Committee:

The Michigan National Organization for Women opposes Senate Bills 612, 613, and 614. Combined, this proposed legislation would prohibit coverage of abortion by private insurance companies in new state insurance exchanges. These exchanges are supposed to expand access to health insurance. Instead the bills single out abortion as the only procedure that must be purchased with a special rider.

Sex discrimination - One of three women will have an abortion by the age of 45 according to the Guttmacher Institute. Abortion is one of the most common medical procedures women experience. Yet these bills would make it more difficult and expensive for women to access abortion. The ban on abortion coverage and permitting it only in a separately purchased rider amounts to sex discrimination because it prevents women from buying plans covering all of their health care needs while imposing no such limitation on the ability of men to buy plans covering all of their health care needs. Essentially these bills levy a tax on a constitutionally protected procedure. In effect, the bills discriminate against women and girls only and do not similarly burden men and boys.

Reduces health care coverage - Moreover, these bills would essentially take away health insurance abortion coverage that most women and their families now have whether their insurance is through their employer, their spouse's policy, or bought as an individual. Currently, 87 percent of private plans provide such coverage. These bills take that away.

In states that have enacted these bans, it has been found that few insurance companies offer an abortion rider and few women or their spouses buy the coverage if it is available. Few people predict their own need for this procedure. Requiring a separate rider for abortion care is impractical because few plan for abortion or even know much about the many circumstances that might require one. It will be an administrative nightmare for employers to administer and for insurance companies to manage even where they are offered.

Endanger women's health and future fertility - These bills display a profound and dangerous disregard for the serious and unpredictable pregnancy-related health situations that women and their families face. As mentioned above, abortion-rider requirements result in separate and distinct costs for women, rendering coverage for comprehensive health care more expensive for women than men. This

NOW's purpose is to take action to bring women into full participation in the mainstream of American society now, exercising all privileges and responsibilities thereof in truly equal partnership with men.

is not only discriminatory, but dangerous to women's health, as women needing abortion services to preserve their health or future fertility may be forced to postpone abortion care while attempting to raise the necessary funds. Delayed abortion care makes that care more complicated and expensive.

When a pregnancy is complicated by a health condition such as cancer, or a woman's health is jeopardized by the pregnancy itself, insurance coverage is particularly essential, as abortion procedures in these cases can be prohibitively expensive. Eliminating such coverage forces women facing what may be the most difficult health-care decision of their lives to shoulder costly medical bills they may not be able to afford. The bills will have the effect of increasing uncompensated care and medically-related bankruptcy for affected women and their families. These bills would limit access for women in the most desperate of circumstances, whose care is often the most expensive and the most urgent.

Tolerating diversity of viewpoints - While we may not all feel the same way about abortion, we should all agree that women and their families should have access to safe and affordable health services. Abortion is a legal and common medical procedure. It is wrong for Michigan's lawmakers to take away insurance coverage for a legal and common medical procedure just because you, your political contributors, or many of your constituents oppose it. In America we are supposed to tolerate a diversity of viewpoints on religious issues such as whether or not abortion is a moral or immoral choice. When insurance companies choose to cover abortion, lawmakers shouldn't interfere. When a woman in consultation with her doctor and others of her choosing are making decisions about these matters, lawmakers shouldn't interfere. Imposing one viewpoint about abortion on everyone buying health insurance is overreach, inappropriate, and undesirable public policy.

Legal deficiency – The total ban on all abortion except to save the life of the mother in the insurance policies in the exchange while putting burdens on access to abortion with rider requirements makes these bills legally deficient. Without a health exception and with the rider concept, the bills are not going to withstand the legal challenge that will inevitably follow if these bills become law as introduced.

Thank you for the opportunity to comment on SB 612, 613, and 614.

Sincerely,

/s/

Mary Pollock
Legislative Vice President