



ACLU of Wisconsin
Urges Senate Public Health Committee to Reject the Proposed Ban on
Private Health Insurance for Abortion Services

Testimony to the Senate Public Health, Human Services and Revenue Committee

Submitted by:

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Thank you for this opportunity to address our concerns with Senate Bill 92 which would prohibit coverage of abortions through health plans sold through exchanges. On behalf of Wisconsin women and the ACLU of Wisconsin's 7,000 members, we have consistently advocated for policies that support women's personal decision making and advance women's health and well-being. SB 92 jeopardizes these principles. The ACLU of Wisconsin opposes this bill because it interferes in private medical decisions by taking away insurance coverage for abortion.

Currently, most insurance plans provide coverage of abortion along with other pregnancy related services, such as prenatal care, labor and delivery, and miscarriage care. This makes sense. Many things can happen in a pregnancy; insurance coverage for abortion allows every woman to get the health care she needs.

But SB 92 would prohibit insurance companies in the exchange from providing comprehensive coverage. It would ban an insurance company from selling, and prevent an individual from buying, policies that cover abortion.

Preventing insurance companies in the exchange from covering a legal medical procedure, just because some people are opposed to it, means a woman may be forced to continue a pregnancy because she cannot afford the high out-of-pocket costs to pay for an abortion. Or she may be forced to postpone abortion care while attempting to raise the necessary funds – a delay that can exacerbate both the costs and the health risks of the procedure. In other words, this bill just makes a difficult situation worse. At the very least, we should make sure that when a woman's health and future is at stake, her insurance plan is able to cover what is often an expensive hospital procedure.

In difficult situations, medical decisions should be made by a woman, her family, and her doctor: not politicians.

It's wrong for the government to take away insurance coverage for a legal medical procedure. This bill won't do anything to reduce the demand for abortion. It will only increase the demand and competition for private companies that do provide coverage.

Particularly in these difficult times, while family planning programs face reduced funding for prevention of unplanned pregnancies, the legislature should focus on supporting women and families and not playing politics with women's health. Politicians should get back to the issues that really matter to Wisconsinites and get out of the way of insurance companies that want to continue covering comprehensive health care for women.

Thank you for your attention
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