

Testimony of the Maine SAFE Fund
Before the Joint Standing Committee on Judiciary

**In reference to LD 935 An Act to Improve Maine's Reproductive Privacy Laws
Ought to Pass
May 2, 2023**

We are writing in support of Representative Moonen's bill, An Act to Remove Barriers to Abortion Coverage in Private Insurance (LD 935). SAFE Maine is a 501(c)3 non-profit abortion fund established in 1989. We have been supporting Maine individuals, families, and abortion providers for 34 years by funding abortion costs for patients with urgent needs.

Our organization uniquely understands the myriad of obstacles to abortion care that people in our state face. Geographic distance to providers, weather-related events like snowstorms and a lack of state-wide public transportation or sometimes unreliable personal vehicles can impose overwhelming challenges. Furthermore, in Maine – as in the rest of the world – abortion restrictions disproportionately impact traditionally marginalized communities including indigenous people, communities of color and low-income communities who already face higher rates of maternal mortality and chronic disease. Transgender men and non-binary patients who can become pregnant, young people, and people who face language barriers (including immigrants and /refugees) also face unique challenges to accessing healthcare, especially abortion care, from a medical system that has historically denied service and caused harm. Historically, lack of insurance coverage was a barrier to accessing healthcare, like abortion care, but we are seeing that patients insured under a plan with high deductibles find access to needed procedures as impossible as having no insurance altogether.

Maine law currently requires private insurances to cover comprehensive pregnancy care, which is a great win for the pregnant people of Maine who wish to continue pregnancies, but many health plans require patients pay out of pocket for abortion care until deductibles are met.

Cost-sharing most severely impacts those with the fewest financial resources, which often translates into impacting those who are systematically oppressed. SAFE Maine, the state's only abortion fund, is working to create a more equitable and just society by offsetting the urgent cost of abortion care for patients who have difficulty paying. We are increasingly recognizing that having insurance is not assurance that abortion care will be covered or will be affordable. LD 935 can help create a more equitable healthcare situation in Maine.

Few people have the savings to afford a medical emergency and for those in need of access to abortion care, unexpected costs can mean choosing between paying rent, utility or other essential bills and push them into poverty. The SAFE Fund is proud to support Maine families and communities in making private medical decisions that are best for them by supporting access to abortion, but our emergency funding support is not a long-term solution. Insurance companies should pay for urgent, time-sensitive medical procedures, such as abortion, and

should do so without cost sharing. We strongly encourage the Maine Legislature to pass LD 935.

Julia McDonald
SAFE Maine
LD 935

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