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LD 935: An Act to Remove Barriers to Abortion Coverage in Private Insurance

Testimony of Rep. Matt Moonen, Portland

May 1, 2023

Good morning, Senator Bailey, Representative Perry, and honorable members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. I am here today to present **LD 935: An Act to Remove Barriers to Abortion Coverage in Private Insurance**.

Current law already requires private insurance coverage of abortion as a part of comprehensive pregnancy care. Unfortunately, current law also allows health insurance plans to require that patients pay out-of-pocket for abortion care until they meet deductibles and/or pay co-insurance.

The reality is that few people have the savings to afford a medical emergency, and cost-sharing most severely affects those with the fewest financial resources. For those in need of access to abortion, those costs can mean a month's rent or a car payment. Scrambling to come up with the extra money for these out-of-pocket costs can cause delays in care, pushing a woman later into pregnancy while working to afford the care she needs, as well as potentially pushing her further into economic distress.

A recent piece in the Press Herald shared the story of a young woman who found herself unexpectedly pregnant and needing an abortion. She quickly learned that her insurance plan had a \$1,500 deductible to meet before covering the medical procedure, which meant the cost of her \$500 appointment was paid entirely out-of-pocket and was due the day she received care. Add on ancillary expenses such as child care, transportation, and time off from work, and the costs quickly become staggering. But delaying her appointment in order to save up the required money would only increase the risk, discomfort and overall cost of her abortion.

We should not continue to make Mainers struggle to access this most basic of care. LD 935 would remove financial barriers by establishing that effective January 1, 2024, health plans in our state may not impose any deductible, copayment, coinsurance, or other cost-sharing requirement for abortion services.

I urge you to give this bill swift passage, and I thank you for your time and attention.