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Testimony in Support of
LD 935, An Act to Remove Barriers to Abortion Coverage in Private Insurance
Joint Standing Committee on Health Coverage, Insurance, and Financial Services
May 1, 2023

Senator Bailey, Representative Perry, and honorable members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services, Maine Family Planning is testifying today in support of LD 935, An Act to Remove Barriers to Abortion Coverage in Private Insurance.

In a recent survey conducted by Prudential Financial, 50% of all respondents reported having less than \$500 or no emergency savings fund. Nearly 4 in 10 (39%) of both millennials and Gen Z report having no emergency savings at all.¹ In the most recent Gallup Health and Healthcare poll, 38% of Americans reported that they or a family member had delayed medical care in the prior 12 months because of cost.² Abortion care is essential, time-sensitive care that cannot be put off, and for many patients their insurance feels useless and inadequate to help them in their time of need when confronted with co-payments and deductibles. Our office staff encounters this shock on a regular basis, with some patients reduced to tears at the realization that despite being covered they may face a large bill due to their policy conditions. We are frequently able to help these patients thanks to Maine's one abortion fund, SAFE Maine, or our own charity care program. But people who need time-sensitive medical care shouldn't need charity, they need their insurance to do what it's supposed to do – provide coverage.

Maine Family Planning was founded on the premise that all people deserve equal access to the life-changing benefits of full scope sexual and reproductive health care, regardless of their socioeconomic status. As a society, we are still far from achieving that goal, and with recent national rollbacks in reproductive rights, we are losing ground in our fight for health equity for women and people with the capacity for pregnancy. The majority of people who need abortions are already parents, are low-income, and are early in their pregnancy.³ Patients forced to delay essential abortion care procedures due to cost are subject to emotional distress, further financial hardship, and run the risk of reducing their options for care the longer care is delayed.⁴ Removing barriers to care helps people keep their lives on track, stay in the work force, provide for their families, and further their life goals. It is one more small step towards achieving gender and health equity.

We urge the committee to vote Ought to Pass on LD 935. Thank you.

¹ [Generational Gap Grows; Work & Money Outlook Divided | Prudential](#)

² [Record High in U.S. Put Off Medical Care Due to Cost in 2022 \(gallup.com\)](#)

³ [Who Gets Abortions in America? - The New York Times \(advocacyandcommunication.org\)](#)

⁴ [The Turnaway Study | ANSIRH](#)