

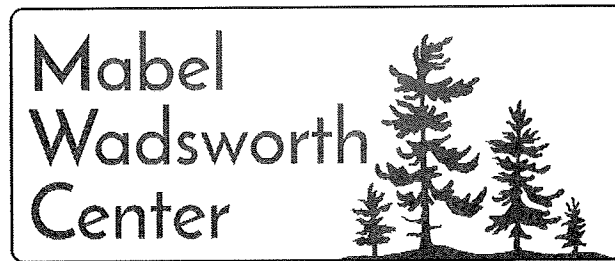
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LD 935 An Act to Remove Barriers to Abortion Coverage in Private Insurance
Public Testimony

First, I would like to thank the chairs Senator Bailey and Representative Perry, along with the rest of the Health Coverage, Insurance & Financial Services Committee for hearing my testimony today. I would also like to thank Representative Moonen for sponsoring and the cosponsors for cosponsoring. My name is Aspen Ruhlin, and I am here today as a representative for Mabel Wadsworth Center. Our center is a feminist sexual and reproductive health center in Bangor that has been serving our community since 1984, and our services include abortion care, prenatal care, STI testing and treatment, gender-affirming hormone therapy, and primary care services. In my first three years at Mabel's, I worked as our Client Advocate, which includes helping our patients navigate barriers to accessing healthcare, oftentimes related to insurance coverage. Because of this, I am uniquely situated to speak on the negative impact that lack of insurance coverage and unexpected medical bills has on patients. Today, we are asking you to vote in support of LD 935.

I imagine that many, if not all, members of this committee have dealt with the headache and frustration of insurance deductibles before. As it stands, insurance companies are already legally required to cover some types of care whether or not that deductible has been hit. Additionally, abortion care is required to be covered by insurance in Maine. Including abortion care as covered healthcare before an insurance deductible is met will significantly reduce the financial strain on Mainers. They are already paying their monthly insurance premium, and the unexpected cost of needing abortion care is a burden that shouldn't be placed on



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their plates. With rising costs across the board, it is probably not a surprise that 67% of Americans can not afford an unexpected bill of \$400 or more¹. In Maine, abortion care typically costs \$500 and is extremely time-sensitive to access.

Along with the fact that $\frac{2}{3}$ of Americans can't afford an unexpected bill that high, more than half of all people who seek abortion care already have at least one child². This adds additional barriers including finding childcare and further financial strain.

All Mainers deserve access to the healthcare they need without stress or financial strain. This includes abortion care. We urge you to vote in support of LD 935. Thank you for your time, and I am happy to take questions.

¹

<https://www.cnbc.com/2023/01/25/suze-orman-americans-short-on-emergency-savings-amid-dangerous-scenario.html>

² <https://www.gutmacher.org/fact-sheet/induced-abortion-united-states>