



AMERICAN CIVIL LIBERTIES UNION

Maine

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TESTIMONY OF MEAGAN SWAY, ESQ.

Ought to Pass - LD 935

An Act to Remove Barriers to Abortion Coverage in Private Insurance

Submitted to the

JOINT STANDING COMMITTEE ON HEALTH COVERAGE, INSURANCE AND
FINANCIAL SERVICES

May 1, 2023

Senator Bailey, Representative Perry, and distinguished members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services, greetings. My name is Meagan Sway, and I am the Policy Director at the ACLU of Maine, a statewide organization committed to advancing and preserving civil rights and civil liberties guaranteed by the Maine and U.S. Constitutions. I am here today to testify in support of LD 935, which would make abortion services more accessible to people in Maine with private insurance.

Access to abortion is crucial to economic self-determination and an ability to fully participate in a democratic society for those who might become pregnant. Being able to decide whether and when to have children has a direct effect on a person's ability to make their own paths in terms of their schooling, families, and careers. The Supreme Court's recent decision to overturn *Roe v. Wade* has been the most devastating development in the denial of access to abortion care. But, long before *Dobbs v. Jackson Women's Health Organization*, affordability and other obstacles meant that it was too difficult for too many people to receive abortion care as quickly and easily as possible.

If enacted, this bill would prohibit health plans with effective dates after January 1, 2024 from imposing deductibles, copays, coinsurance or other cost-sharing for abortion services. As things currently stand, even people with health insurance may not be able to shoulder the additional costs associated with obtaining an abortion without shifting critical funds for rent, food, childcare, transportation, or other medical expenses. This is a crucial step so that abortion is accessible to all, regardless of how much money a person makes.

Abortion should not be a privilege reserved only for those who can afford it. Abortion is safe and necessary health care — and pregnant people must be able to make decisions about it without interference, no matter their income, where they live, or what type of insurance they have. We urge you to vote *ought to pass*.