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Testimony in Support of LD 935, *An Act to Remove Barriers to Abortion Coverage in Private Insurance*

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Good morning, Senator Bailey, Representative Perry, and members of the Health Care, Insurance, and Financial Services Committee. My name is Alex Carter, I use she/her pronouns, and I am a Policy Advocate at Maine Equal Justice, a nonprofit legal aid provider working to increase economic security, opportunity, and equity for people in Maine. I am pleased to provide testimony in support of LD 935, introduced by Representative Moonen.

Access to abortion is essential for Mainers to be able to make the right decision for themselves and their families about whether to carry a pregnancy to term and when and how to become a parent. This is a basic human right. It is also critical for the economic wellbeing of many low- and even middle-income people in our state. While financial concerns are not the only factor that people weigh when deciding if they need an abortion, it is often an important factor, especially for people who are already parents.¹ Once someone determines that an abortion is the right decision for them, cost can then be a significant barrier to getting timely care or to meeting their other basic needs while paying for cost-sharing, including deductibles, copayments, or coinsurance.

It's significant that Maine already requires private insurance to cover abortion care as part of comprehensive pregnancy care. However, out-of-pocket costs for those with private insurance can still be a significant challenge. A 2013 survey found that a majority of those who had private insurance coverage that included abortion care still found it difficult to pay for the procedure.² The same survey found that most respondents also had ancillary expenses, including transportation costs (a mean cost of \$44), lost wages (a mean cost of \$198), childcare (a mean cost of \$57), and other travel-related costs (a mean cost of \$140).³ Some of those surveyed needed to delay or not pay bills for rent (14%), food (16%), or utilities and other bills (30%).⁴

A decade later, these costs have only increased. Pressure on lower-income Mainers' pocketbooks is severe and many are struggling to maintain shelter, put food on their tables, and cover the costs of utilities, transportation, and childcare. The challenges for Mainers in

¹ <https://www.guttmacher.org/journals/psrh/2005/reasons-us-women-have-abortions-quantitative-and-qualitative-perspectives>

² <https://www.guttmacher.org/article/2013/05/what-cost-payment-abortion-care-us-women>

³ Ibid.

⁴ Ibid.

paying for these basic needs are frequently covered in the news and are being addressed by numerous bills under consideration by the legislature this year. LD 935 would remove the out-of-pocket costs for those accessing an abortion with private insurance, reducing the negative financial impacts of balancing those costs with the other necessary expenditures to access that care which can include transportation, childcare, and missed wages.

Another factor to consider is that the longer it takes someone to come up with the funds to pay for those out-of-pocket costs, as well as any ancillary costs, the more expensive the abortion becomes because it must happen later in the pregnancy. Again, with this bill we can remove some of the financial burden and one of the stress-inducing barriers to needed abortion care.

This legislation will help ensure that cost does not infringe on Mainers' autonomy to make personal medical decisions nor force our residents into financial insecurity for seeking necessary medical care. For these reasons, we urge you to support LD 935. Thank you for your consideration and I'm happy to answer any questions.