

Support HB 3130: Excluding Abortions from Tax Payer Funded Health Insurance Plans by Rep. Marsha Farney

Goal: Texas Alliance for Life supports prohibiting abortion coverage in insurance plans offered through the Affordable Care Act's Health Benefit Exchange.

Background:

In 2010, the federal government passed the Affordable Care Act, which established the Health Benefit Exchange, also known as the Health Insurance Marketplace. The Health Benefit Exchange provides a set of government-regulated and standardized health care plans from which individuals may purchase health insurance policies eligible for federal subsidies.

The Affordable Care Act, 42 U.S. Code Sec. 18023, specifically allows states to opt-out of abortion coverage:

“(a) State opt-out of abortion coverage

(1) In general a State may elect to prohibit abortion coverage in qualified health plans offered through an Exchange in such State if such State enacts a law to provide for such prohibition.”

Twenty-Five states have already passed laws that restrict abortion coverage in plans provided through the exchange

Public Policy:

House Bill 3130 would prohibit a health plan offered through a health benefit exchange from providing coverage for an abortion, unless the abortion was needed to avert her death or a serious risk of substantial and irreversible physical impairment of a major bodily function.

Under HB 3130, if a woman wants an insurance plan which covers abortion, she would not be prevented from purchasing optional or supplemental coverage for abortion.

The Texas Legislature has made it clear that it is the policy of the state to prohibit taxpayer funding for abortion e.g., DSHS Rider 29 (SB 1, 83R), “Prohibitions on Abortions. It is the intent of the Legislature that no funds shall be used to pay the direct or indirect costs (including overhead, rent, phones and utilities) of abortion procedures provided by contractors of the department.”

House Bill 3130 will ensure that insurance plans offered in Texas under the Health Benefit Exchange would be in compliance with the sound public policy of Texas that prohibits taxpayer money from funding abortion.