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# Insurance Bans on Abortion

## The facts

Many states have passed legislation to prevent abortion from being a covered procedure under certain insurance plans. Some states have prevented insurance coverage on state employee plans as well as on private employee plans. Many states have also passed laws prohibiting any insurance plan on state healthcare exchanges, created by the Affordable Care Act, from covering abortion. Nine states prohibit abortion coverage in the entire private insurance market. Twenty-one states expressly prohibit abortion coverage in state insurance exchanges. Sixteen states prohibit abortion coverage for state employees. Without insurance, the average cost of an abortion is around \$480 in the first term, but can go up to \$1,000 or more later on in the pregnancy.

Banning abortion coverage is rooted in the history of the [Hyde Amendment](#), which was enacted in 1976 to prohibit Medicaid, insurance for low-income people, to be used for abortion care. The Hyde Amendment has resulted in monumental barriers for low-income pregnant people to access the abortion care they need. Insurance prohibitions on private insurance are possible because Hyde has gone unchallenged for so long.

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## Why it matters

Politicians try to rationalize that bans on abortion access are not prohibitive because someone has the option of buying a separate plan to cover the possibility of an abortion in the future. However, many people are not aware that their insurance does not cover abortion care. Most of us do not expect to scour our medical plans to see if common medical procedures are covered. For those that are aware, they may not anticipate needing the coverage or the cost may be prohibitive, especially for young people who may struggle to afford any insurance at all. Abortion coverage is the only medical procedure excluded from insurance coverage due to legislative action.

## What's happening in my state?

**Alabama:** Insurance coverage for abortion is prohibited on the health exchanges except in the case of rape, incest, or the life of the pregnant person. There is not an option to purchase additional insurance coverage for abortion. There is not a ban on insurance coverage for abortions on insurance plans for state or private employees.

**California:** California allows insurance plans to cover abortion.

**Georgia:** Insurance coverage is prohibited on the health exchanges, except in the case of the life of the pregnant person or severe health risk, which is defined as “a substantial and irreversible impairment of a major bodily function.” State employees are denied insurance coverage for abortion unless the life of the pregnant person is at risk, and there is not an option to purchase additional abortion coverage. There is not a ban on abortion coverage for private health insurance plans.

**Kansas:** Abortion is not covered in any private health insurance plan unless the life of the pregnant person is at risk, and there is not an exception for rape or incest. Someone can purchase a separate plan to cover abortion care at an extra cost. For plans on the health exchanges and for state employees, there is an exception only for the life of the pregnant person, not rape or incest. There is not an option to purchase an additional plan for abortion coverage for plans on the healthcare exchange or for state employees.

**Ohio:** Insurance plans on the health exchanges and for state employees are prohibited from covering abortion care except in the case of rape, incest, or the life of the pregnant person. There is not an option to purchase additional abortion coverage. There is not a ban on abortion coverage for private insurance plans.

**Texas:** Texas recently passed legislation to exclude abortion coverage on private health insurance plans and the healthcare exchanges. The new legislation allows insurance only in medical emergencies. Abortion is not covered by insurance in the case of rape or incest. People are able to buy supplemental insurance for abortion coverage, but it is unknown how much that separate coverage will cost.

## Resources:

NARAL Pro-Choice America, [Insurance Prohibition for Abortion](#)

The Guttmacher Institute, [State Policies in Brief: Restricting Insurance Coverage of Abortion](#)



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