

March 7, 2024

RE: Support for SF 3967

To Chair Matt Klein and members of the Commerce and Consumer Protection Committee:

Gender Justice is the organizational home of UnRestrict Minnesota, an expansive, diverse, and inclusive coalition for reproductive rights, health, and justice. UnRestrict Minnesota is a multi-racial coalition of more than 30 health care clinics, abortion funds, practical support groups, LGBTQ advocacy groups, faith communities, organizers, lawyers, doulas, and many more.

Our coalition represents the majority of Minnesotans. Across the state, Minnesotans have made their support for abortion rights abundantly clear — including by sending to the legislature our state's first pro-reproductive-freedom majority ever. We believe that all people deserve affordable access to the healthcare they need, and we work to remove restrictions and barriers to care that single out abortion and interfere in the healthcare decisions of individuals and their families.

We are writing in support of the Abortion Coverage Act, SF 3967 (Mann). Minnesotans value reproductive freedom and know that abortion is healthcare. But today, too many health insurance companies carve abortion coverage out of pregnancy care. This same behavior is illegal and unconstitutional in our public health care programs, and Minnesota is an outlier among states that otherwise protect access to abortion in allowing these exclusions in insurance coverage.

Eleven states require coverage of abortion¹, including most of our peer “expanded access” states, as designated by the Center for Reproductive Rights.² As of 2020 Minnesota was one of only three state-exchange states with zero plans covering abortion on the exchange outside of the “Hyde exemptions” for certain instances of rape, incest and threat to the life of the pregnant person.³ The other two are Idaho, where an extreme ban forbids abortion even in emergencies, and Nevada.

Abortion should be treated like any other healthcare procedure in our public health care programs and by insurance providers in our state. These exclusions cause real harm to Minnesotans and their providers. In 2021, 27% of Minnesotans seeking an abortion had to pay out of pocket,⁴ despite an uninsurance rate of less than 5%. Based on national averages, tens

¹ CA, CO, IL, ME, MD, MA, NJ, NY, OR, WA

² <https://reproductiverights.org/maps/abortion-laws-by-state/>

³ <https://www.healthinsurance.org/faqs/do-health-insurance-plans-in-acas-exchanges-cover-abortion/>

⁴ <https://www.health.state.mn.us/docs/people/womeninfants/abortion/summaryabortionmn.pdf>



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of thousands of Minnesotans are likely enrolled in fully-insured or individual market plans that currently exclude abortion and would be subject to state regulation. In 2023 Our Justice, an abortion fund providing direct financial and logistical support for people seeking abortion, paid \$36,000 for abortion care for *insured* Minnesotans who had decided to have an abortion but whose *insurance would not cover their care*. Cost barriers cause delays in care which can mean emotional and physical harm to patients, and more complicated and costly abortion care. With this Act, Minnesota would join 9 other states that currently require coverage of abortion without cost sharing.

By passing this act, Minnesota would prohibit insurers from playing politics with healthcare.

We ask for your support,

A handwritten signature in black ink that reads "Megan Peterson". The signature is fluid and cursive, with the first name "Megan" and last name "Peterson" clearly legible.

Megan Peterson
Executive Director, Gender Justice