



December 18, 2013

Dear Senator:

On behalf of Americans United for Life Action (AUL Action), the legislative arm of Americans United for Life, the legal architects of the pro-life movement, I urge you to cosponsor and support the “Abortion Insurance Full Disclosure Act” introduced by Senator Pat Roberts (KS). This Act will ensure that every American shopping for health insurance in his or her state exchange will know which plans cover abortion and which plans are abortion-free.

The Affordable Care Act deviates from long-standing federal policy by permitting insurance plans that cover abortions to receive federal subsidies through state exchanges. Presently, 26 states and the District of Columbia permit insurance plans that cover abortions to participate in their exchanges. To create the appearance that this arrangement does not result in taxpayers subsidizing abortion coverage, the law requires individuals enrolled in plans that cover abortion to pay two premiums—one that covers legitimate healthcare and may be subsidized by the government for qualified individuals, and a separate premium that solely pays for abortions.

The law only permits an insurance plan to disclose that it requires an abortion premium in the “Summary of Benefits and Coverage,” and only at the time of enrollment. Further, no materials provided by the insurer or the state exchange can list the monthly cost of the abortion premium. The “Abortion Insurance Full Disclosure Act” will eliminate this secrecy by requiring all health insurance plans offered on the exchanges to disclose whether or not they include abortion coverage. If a plan includes abortion, the plan will be required to disclose the amount of the abortion premium.

Forty-eight percent of Americans self-identify as “pro-life,” and many self-described “pro-choice” Americans do not want to pay for abortion. Each person considering an exchange plan must be informed whether that plan covers abortion, and will thereby require an abortion premium. While the “Abortion Insurance Full Disclosure Act” will not cure all of the anti-life provisions in the Affordable Care Act, it will ensure that Americans are at least aware before enrolling in exchange plans which ones cover abortion and thereby require the separate abortion premium. AUL Action will favorably score any votes in favor of the “Abortion Insurance Full Disclosure Act” in our scorecard for the 113th Congress.

Sincerely,

A handwritten signature in black ink that reads "Charmaine Yoest". The signature is written in a cursive, flowing style.

Charmaine Yoest, Ph.D.
President & CEO
Americans United for Life Action