

End Cost-Sharing for Abortion Care

SB 5242 HB 1115



Why does this bill matter?

Abortion care can be expensive, even if someone has health insurance. This is because insurance plans can still have high copays and deductibles, meaning that patients still have to pay for abortion out of pocket.

High healthcare costs might mean that a patient has to choose between getting abortion care and rent or food for their children, leading them to avoid the care that they need.

Abortion care is an essential health service with long-lasting social, mental, economic, and physical impacts. This service should be fully accessible to all people, regardless of their income level, and should never lead to financial hardship.

Today, patients who receive abortion care that is covered by insurance still share the cost in the form of copays, deductibles, or coinsurance.

Ending cost-sharing will make abortion care more accessible to patients with lower incomes or other financial constraints.

How does this bill help?

This bill will require most Washington insurance companies to cover 100% of the costs for abortion care procedures and services. This bill will apply to:

- All health plans issued or renewed on or after January 1, 2024
- Public employees and their dependents

Pro-Choice Washington helped pass a bill in 2018 that requires all Washington health plans to include abortion care. This bill is an important next step, but still does not apply to multi-state plans without abortion coverage, and it is still subject to restrictions around federal funding (i.e., the Hyde Amendment).

Passing this bill ensures the following:

- Health plans that provide coverage for abortion care and offer a qualifying health plan for a health savings account shall establish the plan's cost sharing for the coverage required by this section at the minimum level necessary to preserve the enrollee's ability to claim tax exempt contributions and withdrawals from the enrollee's health savings account under internal revenue service laws and regulations.
- Public employees and their dependents will have access to health plans that cover 100% of costs for abortion care.
- Multi-state plans that do not provide coverage for the abortion are not applicable.

If the application of this section to a health plan or student health plan results in noncompliance with federal requirements that are a prescribed condition to the allocation of federal funds to the state, this section is inapplicable to the plan to the minimum extent necessary for the state to be in compliance.

