



SB 245 (Gonzalez) The Abortion Accessibility Act

SUMMARY

Senate Bill (SB) 245, the Abortion Accessibility Act, will require all state-licensed health care service plans or disability insurance policies issued after 2022, to cover abortion services without a co-payment, deductible, or any type of cost-sharing requirement.

These cost-sharing protections would apply to a health plan enrollee's covered spouse and dependents, and to Medi-Cal beneficiaries.

BACKGROUND/PROBLEM

While California is a national leader when it comes to protecting abortion rights, far too many women and pregnant people continue to experience barriers to care. California is one of six states that require health insurance plans to cover abortion, but Californians enrolled in commercial health plans must still make hefty co-payments or cost-share to receive care.

Now more than ever, as Californians struggle through the COVID-19 public health crisis, subsequent economic repercussions, and systemic racism, people should have affordable and time-sensitive access to healthcare, including abortion.

Californians enrolled in commercial/private insurance often pay high deductibles and copays that range from forty dollars to thousands of dollars, which are cost-prohibitive for low- and middle-income families. On average, abortion care costs a patient \$500 at 10-weeks' gestation, with the median cost of an abortion rising to \$1195 at 20 weeks' gestation.

The escalating cost of an abortion at different stages in pregnancy is a major barrier for people seeking care, as

the longer it takes to raise funds the higher the cost becomes.

The University of California at San Francisco conducted a five-year longitudinal study of roughly 1,000 women seeking abortion care at 30 facilities across the United States, and found that over half of the women who received an abortion had out-of-pocket costs that were more than one-third of their monthly personal income.

These high costs create a significant barrier to care and disproportionately affect people of color, LGBTQ individuals, people with disabilities, young people, and people who are low income, many of whom are already forced to navigate a discriminatory system. The consequences of delaying or impeding care can be severe, as research¹ has shown that when women cannot receive a wanted abortion and are forced to carry a pregnancy through to term, they have four times greater odds of falling into poverty.

SOLUTION

SB 245, the Abortion Accessibility Act, will ensure no Californian is denied their right to abortion due to the cost of the service by requiring all state-licensed commercial health plans and insurers to cover abortion care without cost-sharing.

Each person deserves the right to decide, if, when, and how they grow their family regardless of income and without stigma or shame.

By removing cost barriers to abortion care, California takes a critical step forward to ensuring that equitable, timely access to healthcare services is attainable to all

¹ <https://www.ansirh.org/research/turnaway-study>

Californians regardless of an individual's income, status, race, zip code, or bank account.

SUPPORT

Planned Parenthood Affiliates of California (Co-Sponsor)
NARAL Pro-Choice California (Co-Sponsor)
Black Women for Wellness Action Project (Co-Sponsor)
ACCESS Reproductive Justice (Co-Sponsor)
National Health Law Program (Co-Sponsor)
Los Angeles County Democratic Party

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