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February 18, 2020

Senator Cavanaugh, Chairman
Senate Commerce
State House, Room 100
107 N. Main Street
Concord, New Hampshire 03301

RE: SB 486-FN relative to insurance plans that cover maternity benefits

Dear Chairman Cavanaugh and Members of the Senate Commerce Committee:

Thank you for the opportunity to provide testimony in support of SB 486, which requires insurance plans that include maternity benefits also provide coverage for abortion services. Bi-State Primary Care Association respectfully requests the Committee vote SB 486 “ought to pass.”

Bi-State Primary Care Association is a non-profit organization that works to expand access to primary and preventive care for all New Hampshire residents. We also represent New Hampshire’s 14 community health centers, which have 56 locations across the state. Community health centers are non-profit organizations that provide integrated oral health, substance use disorder treatment, behavioral health, and primary care services, including obstetrics, gynecology, and prenatal and perinatal services. In 2019, New Hampshire’s health centers provided over 490,000 visits to nearly 122,000 patients, most of whom live below 200% of the federal poverty level or \$25,520 for an individual.^{1,2} Community health centers serve patients regardless of their ability to pay or insurance status. Bi-State supports the expansion of health care services, including the expansion of health insurance coverage for reproductive health care services.

Whether a person has access to health insurance coverage affects access to care: “[o]ne in five uninsured adults in 2018 went without needed medical care due to cost.”³ According to a Kaiser Family Foundation issue brief published in June 2019, abortion coverage restrictions disproportionately affect poor and low-income women.⁴ The woman bears the entire out-of-pocket cost for an abortion if she does not have abortion coverage: The median cost of an abortion at 10 weeks gestation is \$500, and the median cost of an abortion at 20 weeks is \$1195.⁵

¹ Health Resources and Services Administration, Uniform Data System, NH Rollup (2018), federally qualified health centers are required to submit patient demographics, services offered and received, clinical data, and payer information to the Health Resources and Services Administration annually; BSPCA Survey of Membership (2019).

² Poverty Guidelines, ASPE (2020), <https://aspe.hhs.gov/poverty-guidelines> (last visited Feb 18, 2020).

³ Tolbert, Jennifer, Kendal Orgera, et al, *Key Facts About the Uninsured Population*, Kaiser Family Foundation, 1 (Dec. 13, 2019).

⁴ Salganicoff, Laurie Sobel and Amrutha Ramaswamy, *Coverage for Abortion Services in Medicaid, Marketplace Plans, and Private Plans*, Kaiser Family Foundation, 7 (June 2019).

⁵ *Id.* at 1.

When 40% of adults in the United States do not have enough savings to pay for a \$400 emergency expense, it is not hard to imagine how difficult it is to find the funds for a medical procedure that costs \$500.⁶

Currently, insurance companies in New Hampshire can choose whether or not to cover abortion services. Senate Bill 486 would require health insurance plans (private insurance and insurance purchased through the Health Insurance Marketplace) that include maternity coverage to include coverage for abortions. New Hampshire has a long history of ensuring access to health insurance coverage. In the last two years alone, this body passed legislation to require coverage of fertility treatment, pediatric autoimmune neuropsychiatric disorders, required insurance coverage for prescription contraceptives, and codified the Affordable Care Act in state statute. In a similar vein, SB 486 will protect a patient's access to abortion coverage in New Hampshire.

Senate Bill 486 reduces barriers to health care services for Granite Staters. Every person, regardless of income, deserves access to timely, affordable, and respectful reproductive services, including abortion care. Bi-State's mission is to promote access to effective and affordable primary care and preventive services for all. Bi-State fully supports SB 486 because it increases access to health insurance coverage for reproductive health care and reduces barriers to health care services. We respectfully request the Committee recommend SB 486 "ought to pass."

Please feel free to contact me if you have any questions or concerns.

Sincerely,

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⁶ See Salganicoff at 1.