




Summary Report

Restrictions on Insurance Coverage of Abortion

A number of states have laws restricting coverage for abortion services in private insurance plans. Furthermore, in response to the passage of the Affordable Care Act in 2010, some states have enacted laws that restrict abortion coverage in plans purchased through exchanges. States may allow insurance coverage in limited circumstances, such as in cases of life endangerment or rape, or with the purchase of a separate rider.

This dataset is longitudinal, displaying laws restricting private insurance coverage of abortion in effect from December 1, 2018 through October 1, 2021. Additional maps and tables are available by visiting www.lawatlas.org.

	<p>Laws Restricting Insurance Coverage of Abortion</p> <p>As of December 1, 2018, 27 states had a law restricting the coverage of abortion in either private insurance plans or in the state’s Health Exchange plans. In 2019, Rhode Island repealed its law, bringing the total number of states restricting coverage to 26 as of October 1, 2021.</p> <p>Jurisdictions: 26 (AL, AZ, AR, FL, GA, ID, IN, KS, KY, LA, MI, MS, MO, NE, NC, ND, OH, OK, PA, SC, SD, TN, TX, UT, VA, WI)</p>
	<p>Purchase of Rider for Private Insurance Coverage</p> <p>Ten states have laws allowing for the purchase of a rider in order for the insurance plan to cover abortion.</p> <p>Jurisdictions: 10 (ID, IN, KS, KY, MI, MO, NE, ND, OK, TX)</p>
	<p>Private Insurance Coverage Allowed in Limited Circumstances</p> <p>Three states have laws allowing private insurance coverage of abortion in cases of rape, or incest.</p> <p>Jurisdictions: 3 (IN, PA, UT)</p>