

**Opt Out of Abortion Coverage - Support Senate Bill 3**

The health care reform package passed in 2010 was one of the most sweeping acts of Congress in recent history. During the debate there were many hotly contested issues, but perhaps the most controversial was whether or not elective abortions would be covered in the new taxpayer supported health insurance exchanges to be created by the states.

**Pennsylvania can and should prohibit taxpayer supported health insurance plans from covering elective abortions.**

The Patient Protection and Affordable Care Act (PPACA) specifically permits states to prohibit insurance providers that participate in the state exchange from covering elective abortions. To assure that elective abortion is not included in the Pennsylvania exchange, the Commonwealth must affirmatively opt out by passing a state law. Senate Bill 3 will clearly prohibit the taxpayer supported insurance plans from covering elective abortions. It does not eliminate coverage of abortions in the cases of rape, incest or to avert the death of the mother. Only elective abortions are excluded.

SB 3 assures all Pennsylvanians covered by an exchange health plan that they will not be forced to pay a separate premium to cover elective abortion. Without SB 3, every person enrolled (man or woman) in a plan within the Pennsylvania state exchange would be required to make a payment to fund elective abortion coverage for others.

Tax dollars will be spent to subsidize the premiums paid to the insurance companies on the exchanges, making them affordable to those who otherwise do not have insurance. Without the opt-out, the government subsidized insurance plans could be used to cover elective abortions.

**Currently no tax dollars are used for elective abortions anywhere in Pennsylvania.**

Abortion coverage has long been prohibited in Pennsylvania's Medicaid program (except in cases of rape, incest or to avert the death of the mother). Senate Bill 3 would guarantee that the taxpayer supported plans in Pennsylvania's new health insurance exchange are in line with this long-standing policy.

**Taxpayers strongly oppose abortion coverage in the health insurance exchanges.**

In the heat of the health care reform debate, CNN found that six in 10 Americans favor a ban on the use of federal funds for abortion (November 2009). Quinnipiac University found that 67% of Americans oppose allowing abortions to be paid for by public funds under a health care reform bill (January 2010).

Pennsylvania has a long pro-life tradition. If these polls were conducted here today, the numbers of taxpayers opposing abortion coverage would be even higher.

Arizona, Tennessee, Mississippi, Louisiana and Missouri have already enacted laws to opt out of abortion coverage. Several other states are considering legislation now.

**Without clear statutory prohibitions, public dollars could be spent on a program which includes elective abortion coverage. We cannot allow that to happen in Pennsylvania.**

**Please vote "yes" on SB 3.**