

# Bill Summary

**COMMITTEE:** Banking and Insurance

**DATE:** 3/27/13

**PRIME SPONSOR:** White

**BILL NO:** SB 3

**PREPARED BY:** Allison Dutrey

**PRINTER'S NO:** 398

## **A. Synopsis:**

SB 3 amends Title 40 (Insurance) to prohibit health insurers who participate in the taxpayer subsidized state health insurance exchanges from providing coverage for elective abortions. Under the Federal Patient Protection and Affordable Care Act, states have the authority to prohibit certain abortion coverage in these qualified health plans.

## **B. Summary:**

SB 3 would amend Title 40 (Insurance) to add a new chapter authorizing Pennsylvania to “opt-out” of the abortion provision of the Federal law, thereby prohibiting health insurance exchanges from providing coverage for the performance of elective abortions.

The same restrictions on elective abortions currently in place and consistent with the Pennsylvania Medical Assistance Program and the Abortion Control Act would apply, including exceptions for cases of rape, incest, or when the life of the woman is in danger. SB 3 restricts access to abortions for individuals in the same manner as other taxpayer subsidized health insurance programs already available to Pennsylvania residents, including Medicaid.

SB 3 would ensure that qualified health plans offered through the state health insurance exchange provide coverage for treatment of any post-abortion complications.

In addition, individuals would be permitted to purchase optional supplemental abortion coverage, provided it is through a separate premium and obtained the coverage outside of the health insurance exchange.