



Michigan National Organization for Women

Post Office Box 860
East Lansing, Michigan 48826
(517) 485-9687
www.michnow.org

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Dear Representative:

The Michigan National Organization for Women opposes Initiated Law 1, the proposal which would prohibit abortion coverage in all Michigan health insurance policies except by a separately-purchased insurance rider. The proposed law would **reduce most Michigan family's health insurance benefits and put women's health at risk.** If this initiated law is enacted, a standard health care insurance policy would only be allowed to cover abortions to avert the woman's death, to complete a miscarriage, or for an ectopic pregnancy. There are in fact **many more situations in which an abortion is medically necessary.**

If Initiated Law 1 is passed, all other reasons for an abortion (rape, incest, threat to the woman's health or future fertility, fetal anomalies, etc.) would have to be covered by a separately-purchased insurance rider - - or financed out-of-pocket. If fetal anomalies are discovered or a pregnant woman's health becomes compromised, an abortion can cost over \$10,000. Few women anticipate needing abortion services but in fact, **one out of three women will have an abortion in her lifetime** according to the Guttmacher Institute. Abortion is one of the most common medical procedures a woman experiences.

The advocates for the initiated law believe that because the federal government will provide income-based subsidies for some people to buy health insurance in the health care insurance exchange for 15 percent of the population without health insurance, it is taxpayer support for all abortions in and out of the health care exchange. Similarly one could argue that use of taxpayer money to build roads and bridges subsidizes abortion because the roads and bridges are used by some people to drive to a health facility for an abortion. **The proposed initiated law is based on an overreach which affects all health insurance in the attempt to bar a few from access to insurance-covered abortion.**

Another concern is that the initiated law does not require insurance companies to offer an abortion rider. A similar North Dakota law enacted in 1979 omitting a requirement to offer an abortion rider has resulted in **no insurance carriers offering an abortion rider.** All North Dakota families have to self-finance this aspect of their health care.

Because fewer than 4 percent of voters have proposed this law, we believe it is more democratic **to let the voters decide** whether to limit abortion coverage in private insurance plans in Michigan. Michigan NOW urges you to take no action on IL-1 and let it go to the November 2014 ballot.

Sincerely,

Danielle Troia
President

NOW's purpose is to take action to bring women into full participation in the mainstream of American society now, exercising all privileges and responsibilities thereof in truly equal partnership with men.