

# Impacts of OUT-OF-POCKET (OOP) ABORTION COSTS on women in the United States

Ibis Reproductive Health  
All\* Above All

## CURRENT SITUATION

**90%**

of abortions were performed on or before 13 weeks gestation [1] at an average OOP cost of \$400 [2].

**\$400**

**46%**

of Americans do not have \$400 to cover an emergency expense [3].



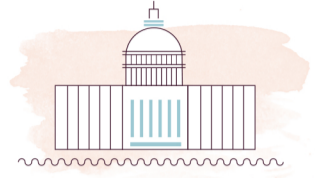
### ADDITIONAL COSTS

≈ \$198 lost wages

≈ \$140 hotel costs

≈ \$57 child care

**Additional costs** exacerbate the burden, further delaying the abortion or forcing women to carry an unwanted pregnancy to term. [4]



### THE EQUAL ACCESS TO ABORTION COVERAGE IN HEALTH INSURANCE ACT (EACH WOMAN ACT)

The EACH Woman Act ensures that women receiving insurance or care through the federal government will be covered for pregnancy-related care, including abortion. **The EACH Woman Act, HR 771, is currently introduced in the House and gathering a growing list of co-sponsors.**

## FEDERAL & STATE POLICIES



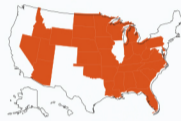
### THE HYDE AMENDMENT

This annually-renewed amendment withholds federally funded abortion coverage from those enrolled in Medicaid, except when the life of the woman is in danger or the pregnancy is a result of rape or incest.



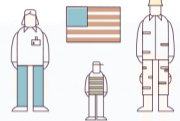
**17 STATES**

use their own funds to cover abortion for women on Medicaid beyond what is required by the Hyde Amendment [5].



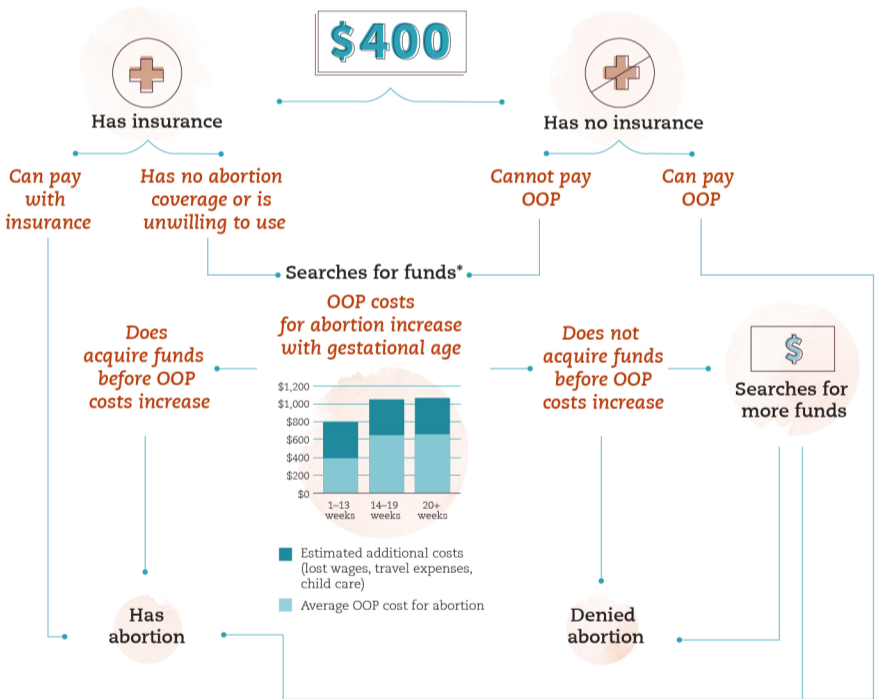
**31 STATES**

do not offer coverage for abortion care through a plan on the health exchange [6].



**Restrictions on federally-funded plans** withhold abortion coverage from federal employees and their dependents; military service members; Native Americans; Peace Corps Volunteers; women in federal prisons and detention centers, and low-income DC residents.

## 53% OF WOMEN RECEIVING ABORTIONS PAY OUT-OF-POCKET regardless of insurance coverage [7]

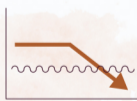


\*borrows funds, contacts abortion fund, sells possessions, etc.

## IMPACT



Women may forgo food, schooling, or work; take out payday or other loans; delay bills or rent; put large amounts on credit cards; and/or pawn belongings [8].



A woman who seeks an abortion and is denied is **more likely to fall into poverty** than one who is able to get an abortion [9]. Low-income, people of color, immigrants, or women living in rural communities are the most impacted.

## RECOMMENDATION

**Pass the EACH Woman Act** to ensure that women receiving insurance or care through the federal government will be covered for pregnancy-related care, including abortion. The law would also prohibit legislators from interfering with private insurance markets to prevent plans from providing abortion coverage.



References: [1] Jatlaoui, Abortion Surveillance -United States, 2013, MMWR Surveillance Summary, 2013; [2] Guttmacher Institute, Induced Abortion in the United States, Guttmacher Institute, 2017; [3] Larrimore, Report on the Economic Well-Being of U.S. Households in 2014, Board of Governors of the Federal Reserve Board, 2015; [4] Jones, At what cost? Payment for abortion care by U.S. women, 2013 Guttmacher Institute. State Policies in Brief, Overview of Abortion Laws, January 2016; [5] Salganikoff, Coverage for Abortion Services in Medicaid, Marketplace Plans and Private Plans, The Henry J. Kaiser Family Foundation, 2016; [6] Jerman, Characteristics of U.S. Abortion Patients in 2014 and Changes Since 2008, Guttmacher Institute, 2016; [7] Ibis Reproductive Health & All Above All, Research Brief: The Impact of out-of-pocket cost on abortion care access. 2016; [9] Foster, Public Health Assoc. annual meeting Oct 27-31, 2012.