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A guide for **WOMEN** seeking
Medicaid coverage of
abortion



What is this **Take Action** Guide?

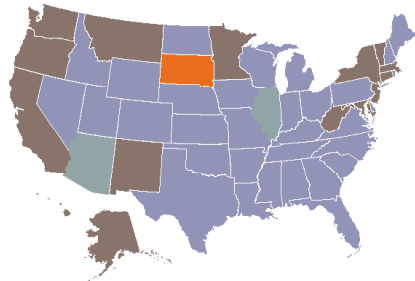
If you are eligible for Medicaid, it might cover the cost of your abortion. You can use this guide to:

1. Learn how to apply for Medicaid;
2. Figure out if Medicaid will cover your abortion;
3. Learn tips for dealing with challenges you experience enrolling in and using Medicaid;
4. Advocate for yourself and other women to make it easier to get Medicaid coverage of abortion; and
5. Find resources to help you along the way.

We created this guide after interviewing over 100 women and abortion providers about their experiences with abortion and working with Medicaid.¹

About Medicaid Coverage of Abortion

Medicaid, an insurance program jointly funded by the federal and state government, is an important resource for many people who cannot afford insurance. There are rules at both the federal and state level about whether Medicaid can cover abortion. At the federal level, there is the Hyde Amendment, which **prohibits the use of federal Medicaid funding for abortion except when a woman is pregnant as a result of rape or incest, or when her pregnancy endangers her life.** Individual states have the option to use their own funds to cover abortion in broader circumstances. You can find out what your state laws are by looking at the map.



- 32 states and the District of Columbia ban state Medicaid coverage of abortion. They are legally required to provide coverage in the cases of rape, incest, and life endangerment, but usually fail to do so (AL, AR, CO, DC, DE, FL, GA, IA, ID, IN, KS, KY, LA, ME, MI, MO, MS, NC, ND, NE, NH, NV, OH, OK, PA, RI, SC, TN, TX, UT, VA, WI, WY).
- 15 states provide state Medicaid coverage of abortion for low-income women in most cases (AK, CA, CT, HI, MA, MD, MN, MT, NJ, NM, NY, OR, VT, WA, WV).
- Two states say they provide state Medicaid coverage of abortion for low-income women in most cases, but usually fail to do so (AZ, IL).
- One state provides Medicaid coverage only in cases of life endangerment (SD).

¹Ibis Reproductive Health. Documenting the impact of the Hyde Amendment on women's abortion access. Cambridge, MA: Ibis Reproductive Health. 2012. Available from: <http://bit.ly/n8fkUu>.



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How do I Apply for Medicaid?

Every state has different rules about who qualifies for Medicaid, as well as how to apply for it. It is important to learn as much as you can about the Medicaid application process before applying. Your local Medicaid office, abortion providers, and women you know may be able to help you figure out the application process.

Tips for applying to Medicaid

- Talk to someone you know about their experiences applying for Medicaid. Some women find it easier to apply online, if that is available in their state, and others prefer applying in person. Although in many states you can apply for Medicaid by mail or over the phone, it may be best to apply in person early in the day.
- In some states, women who enroll in Medicaid have to choose a health plan through a managed care organization (MCO). The MCO you join makes a difference, as not all of them cover abortion care.
- You do not need to tell Medicaid that you are planning to have an abortion, but it can be helpful to tell them you are pregnant so that they can rush your application and get you coverage faster.

Important questions to ask Medicaid or your local abortion provider

- What are the eligibility requirements of my state Medicaid program?
- How long will my application take to go through?
- What documentation do I need to prove I am eligible?
- Where can I apply? Is one way of applying faster than other ways?
- Do I need to select an MCO? If so, which MCOs in my state cover abortion?





How do I use Medicaid to pay for my abortion?

If you are living in one of the few states where Medicaid covers abortion, you should be able to get abortion coverage by showing your Medicaid card at your appointment. You might also have a small copay.

If you live in Arizona, Illinois, South Dakota, Washington DC, or one of the 32 states where Medicaid coverage is only available in very limited cases, you should be able to get coverage if your pregnancy is a result of rape or incest, or if your pregnancy puts your life at risk. However, depending on the state, you may need to take some extra steps to get coverage. For example, some women have to give paperwork showing the reason for the abortion, such as a providing a police report if they have been raped, or showing medical records if the pregnancy puts their life at risk.

Tips for using your Medicaid to pay for abortion

- Not all clinics accept Medicaid or all Medicaid plans.
- Advocate for yourself when talking to Medicaid. Remember that you have the right to get accurate information about abortion coverage. Your abortion provider or one of the organizations listed at the end of this guide may be able to help if you have trouble working with Medicaid.

Important questions to ask Medicaid or your local abortion provider

- Under what circumstances does Medicaid pay for abortion in my state?
- What information or documents do I need to bring to my appointment to make sure Medicaid covers my abortion?
- Can Medicaid help me cover the cost of travel or any other related expenses?
- If my state Medicaid program only covers abortion in limited circumstances, such as rape, incest, or life endangerment:
 - Do my circumstances qualify for coverage?
 - What does Medicaid consider a rape or incest? What about life endangerment?
 - What forms do I need to fill out for Medicaid to cover my abortion?
 - If I am seeking an abortion due to rape or incest, do I need to report anything to the police?
 - If I am seeking an abortion because my pregnancy is life endangering, which doctors should I talk to about getting an abortion?



What can I do if Medicaid will not cover my abortion?

Some women qualify for Medicaid, but have a hard time enrolling, so they end up paying out-of-pocket for their abortion. Other times, women enrolled in Medicaid end up paying out-of-pocket too because of the difficulties they face getting Medicaid to cover their abortion.

If you are unable to enroll in Medicaid or use Medicaid to cover your abortion, you may need help paying out-of-pocket for your care. People in your life might help you raise the money you need, or you might be able to get a reduced fee from your local abortion provider. There are also organizations called abortion funds – nonprofit organizations that provide financial assistance to women seeking abortion – that may be able to help.

Tips for figuring out how to pay for your abortion out-of-pocket

- Make sure you understand the costs related to your abortion before your visit so you can be prepared.
- Do not wait to make an appointment for your abortion while you raise money. Talk to your abortion provider about where you are in your pregnancy and how much money you have, and see how they can help.
- Contact your local abortion fund for help figuring out how to raise money for an abortion or for financial assistance.

Important questions to ask yourself

- What resources do I have that might help me come up with money, like savings, or something I could sell?
- Can I get help paying for the abortion by working extra hours or borrowing money from anyone?

Important questions to ask your local abortion provider

- What is the total cost of my abortion?
- What is included in the cost? Could there be additional charges?
- Is there a follow-up exam recommended and is it included in the fee?
- Does the abortion clinic offer any discounts or have a sliding-scale fee?
- Is there a local abortion fund I can get help from?



How can I help other women?

You are not alone. By taking action, you can help make the process easier for other women. Here are some tips:

- Share your own story of seeking and paying for an abortion with someone you trust.
- Support women in your life who need an abortion and who might be having trouble paying for it.
- Write letters to Congress and your state legislature representatives to tell them that laws that make it challenging for women like you to get Medicaid coverage of abortion are unfair.
- Donate time or money to an abortion fund to help other women.

Women's Stories

The following stories come from interviews with women who have shared their own experiences with abortion and Medicaid in the hopes of helping other women who are seeking abortion care.

Lavona, a 29-year-old woman from New York, did not know that Medicaid covered abortion and was told that the procedure would cost \$450. Lavona remembered thinking, "I'm going to have to wait longer to have my abortion because I have to wait to get the money to do it." But, when she talked to her abortion provider, Lavona learned that New York Medicaid covers abortion and that she would not have to wait to get care.





Tasha, a 37-year-old single mother from Arizona, had a heart condition and was told by her doctor not to get pregnant because it would endanger her life. When faced with an unplanned pregnancy, she felt her only option was to have an abortion, and she sought Medicaid coverage for the procedure. She explained that she was denied Medicaid coverage: “I wasn’t eligible to have this [abortion] covered...it was some stupid thing about percentage of my heart that’s dead is not enough....When I went in for the abortion I had told them what the situation was...and they said, ‘No, it’s not covered...’ It’s not life threatening enough for them to cover it.” As a result, Tasha had to use her savings to pay for her abortion.

Carolyn, a 30-year-old woman seeking an abortion, had recently moved to Oregon from New York. She wanted to apply for Medicaid, but many of the required application documents, like her birth certificate, were still in New York. She said, “I called Medicaid and they wanted all this paperwork, all this stuff. Now most of it I didn’t have because...everything was back in New York still.” Carolyn spent several weeks trying to get the necessary documents, but was not able to submit them in time for her abortion. Carolyn found financial support from her family and friends and was able to pay for her abortion.

Jackie, a 27-year-old woman from Florida, had recently lost her job when she found out she was pregnant and decided she did not have the money to raise a child. However, Jackie knew that Florida Medicaid only covered abortion in limited cases and did not know how she would come up with the money on her own. After talking to her abortion provider, Jackie learned about an abortion fund that helped her pay for her abortion. Jackie said of getting help from the abortion fund, “I definitely am thankful for those funding organizations because without them I don’t know how I would’ve done that.... During Christmas time I took half my Christmas money that I received...and I donated money to the fund. Because I just thought that it was a great cause and I was very, very happy for what they did for me.”



If you need support applying for Medicaid, using your Medicaid to cover your abortion, or would like to help make it easier for women to get Medicaid coverage of abortion, these organizations can help.

- **Choice Link Up** is an online directory of information about reproductive health and rights, abortion, and pregnancy options.
<http://www.abortiocarenetwork.org/linkup>
- The **National Abortion Federation** offers information about abortion, finding an abortion provider, and financial assistance.
<http://www.prochoice.org/> • 800.772.9100
- **NARAL Pro-Choice America** provides information on advocacy and how to participate in reproductive rights issues.
<http://www.naral.org/> • 202.973.3000
- The **National Network of Abortion Funds** helps women who need financial assistance to obtain an abortion procedure.
<http://www.fundabortionnow.org/>
- The US Department of Health and Human Service's **Medicaid** website provides an overview of Medicaid.
<https://www.cms.gov/MedicaidGenInfo/>
- The **Women's Law Project** is an advocacy organization that performs litigation, public policy advocacy, public education, and individual counseling.
<http://www.womenslawproject.org/> • 215.928.9801

