

# Health Insurance and Abortion

Medically Reviewed by [Sarah Goodell](#) on August 06, 2024 | Written by Beth Braverman

How do you know whether your plan covers abortion?

Does insurance treat mifepristone (RU-486), the so-called abortion pill, differently from abortion procedures?

If you do have coverage, is it protected by law, or does that vary by state?

If your plan covers abortion but you are in a state that doesn't offer what you need, are you covered if you must travel to get one?

4 min read [Listen](#)

Even before the Supreme Court overturned the Roe v. Wade decision in 2022, the ability to use health insurance to pay for an abortion depended on many things, including the insured woman's state, the type of insurance involved, and where the procedure took place.

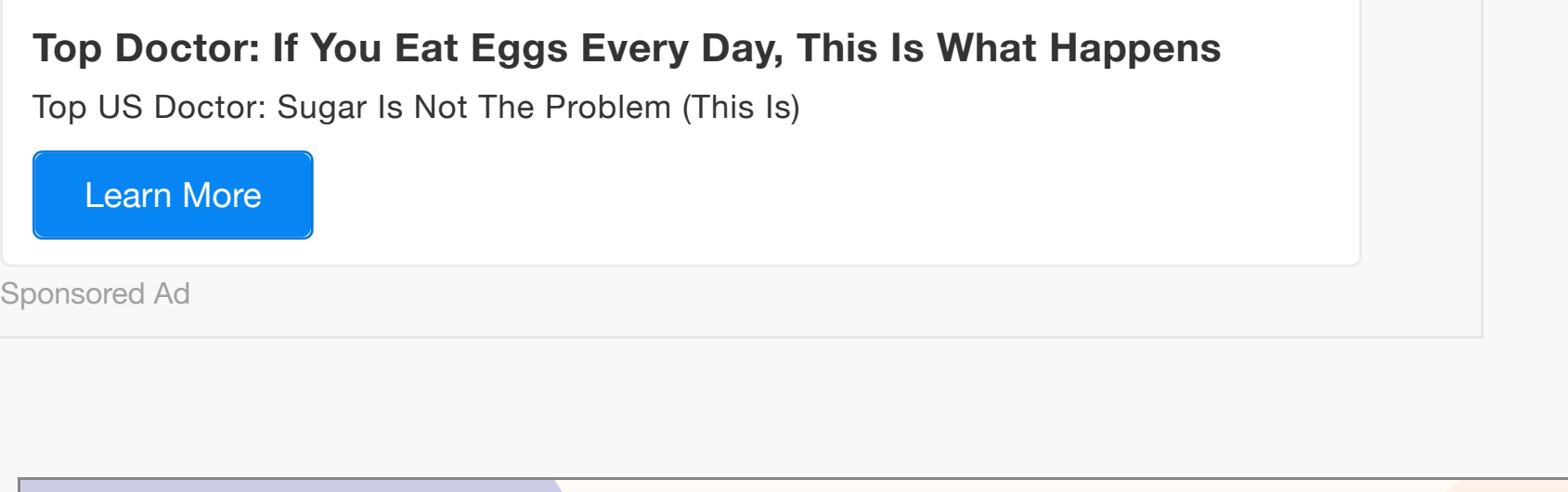
Lack of coverage means that more than half of Americans who get an abortion pay out of pocket for it. That can be a challenge for some women, as the median cost of a medication abortion in 2021 was \$568, a first-trimester abortion procedure was \$625, and a second-trimester abortion procedure was \$775 in 2021, according to the nonprofit Kaiser Family Foundation.

scared, and there's confusion about what's covered if you live in a state where abortion is banned."

Here are answers to common questions about whether health insurance covers abortion:

## How do you know whether your plan covers abortion?

As with any medical procedure or medication, you can find out whether your plan covers abortion by looking at your plan documents (available through your online portal) or by calling your insurer and asking directly. If you have health insurance through your job and you feel OK asking your HR department about coverage, they likely could also answer the question or direct you to someone who can.



[Learn More](#)

Sponsored Ad

**WebMD Survey**

We would like to learn about you through a short survey that should take no more than 2-3 minutes of your time.

By taking this survey, you agree to WebMD's [Privacy Policy](#).

Even if your insurer covers abortion services, you'll need to find a provider who accepts your insurance and is in network for your plan. In 2021, about 71% of abortion providers accepted insurance, down from 82% in 2017, according to research by the Abortion Facility Database Project at the University of California San Francisco.

Your company won't know if you have an abortion from your medical bills or health records.

Even self-insured employers usually have a different entity handling the health benefits. "They get reports on the aggregate level about the types of procedures funded, but they wouldn't identify the individual who used them," says Joelle Abramowitz, PhD, a health policy economist at the University of Michigan's Institute for Social Research. "That information is protected by HIPAA."

HIPAA, or the Health Insurance Portability and Accountability Act, is a law that protects the [privacy](#) of your health records.

ADVERTISEMENT

## Does insurance treat mifepristone (RU-486), the so-called abortion pill, differently from abortion procedures?

A medication abortion from a provider would likely fall under the same rules as the medical procedure. But that's not always the case if it's done through telehealth.

"The question would be whether telehealth generally, and a telehealth medication abortion specifically, would be covered," Abramowitz says. "It is best to check with the insurance plan."

## If you do have coverage, is it protected by law, or does that vary by state?

It varies widely by state. Ten states have limits on whether private insurers can cover abortion, and 10 states require that private insurance plans cover abortion.

That said, state laws only apply to fully insured employers, meaning those in which the employer pays an insurer to provide policies to workers on its behalf. Only about one-third of workers are in these types of plans.

ADVERTISEMENT

## Most large employers are self-insured, which means that they assume all the financial liability for people in the plan.

"Even in states where the law says you're not allowed to cover an abortion, a self-insured plan would not be bound by those types of laws," Abramowitz says.

The rules also vary for those who do not get their insurance from employer-provided plans.

An analysis by the Kaiser Family Foundation finds that 33 states and Washington, DC, limit Medicaid coverage of abortion to only cases of rape, incest, or to save the life of the mother, while about half of states have limits on plans available through the state health insurance Marketplace. You can check out the rules in your state [here](#).

**RELATED:** [Should You Get a Second Opinion?](#)

ADVERTISEMENT

## If your plan covers abortion but you are in a state that doesn't offer what you need, are you covered if you must travel to get one?

It's unclear. Health insurance plans may cover abortions performed out of state (most likely at out-of-network rates), but they may not cover the travel expenses – or they could cover both. Check your plan's details or contact your health insurance company.

Some employers have provision to help cover the costs of employees who need to travel to get an abortion. But legal experts say that companies' ability to do so will depend on the rules in their state.

In Texas, for example, anyone who helps someone travel across state lines for an abortion could face civil penalties for "aiding and abetting" them, and employers and insurers may need to consider their potential liability for doing so.

Flexible spending accounts (FSAs) may be a way to cover some of the travel costs. "Even if the travel expenses are not covered by the insurance plan, they could be reimbursable through accounts like FSAs," Abramowitz says.

ADVERTISEMENT

ADVERTISEMENT

Sponsor content from LYSOL AIR SANITIZER: **HOW IT WORKS** [START SLIDESHOW](#)

## If your plan covers midyear, do they have to notify you?

Yes, although it's rare that insurers would make such changes.

"They could change their plans during open enrollment, that might be something to think about or inquire about at that point," Abramowitz says.

## If the pregnant woman has a medical condition that could be life-threatening, does that affect coverage?

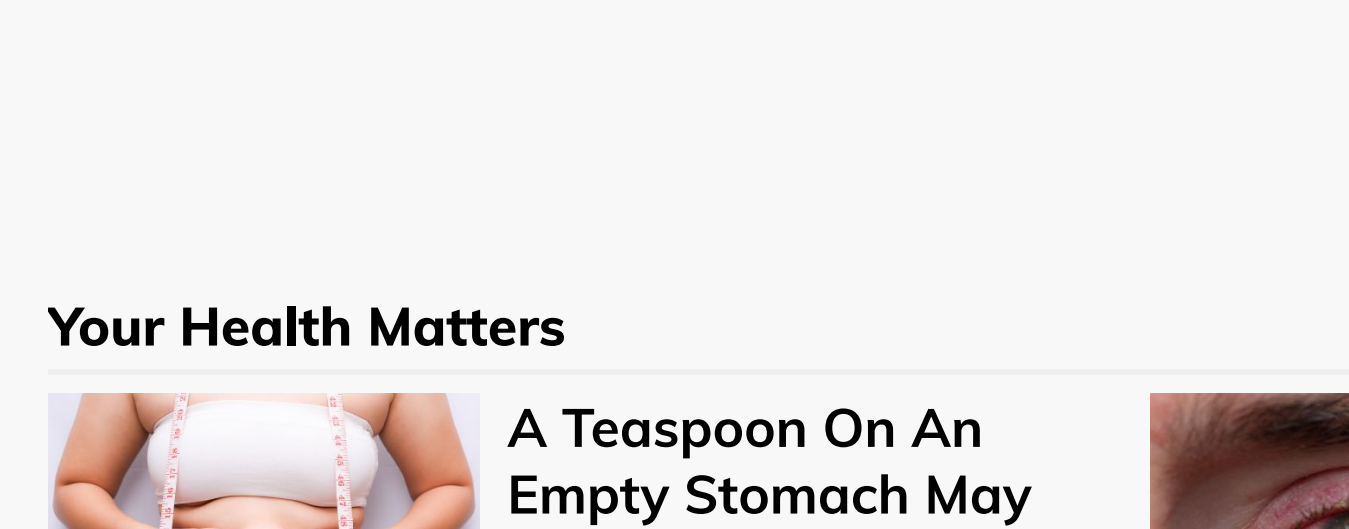
Yes. Even in states that now prohibit abortion, there is always an exception to save the life of the mother, Sobel says. However some ambiguity remains as to what exactly qualifies, in most cases, if providers perform the abortion as part of a life-saving medical intervention, insurance will cover it.

[Sources](#) [Update History](#) [Share](#) [Print](#) [Save](#)

[View privacy policy, copyright and trust info](#)

**NEXT ARTICLE**  
[What Are the Different Types of Doctors?](#)

### RECOMMENDED



**Is An Accountable Care Organization Right For You?**  
Learn how an accountable care organization (ACO) might benefit a Medicare recipient who has a chronic ailment.

**Is This Covered Under The Affordable Care Act?**  
View which medical procedures are generally not covered by the Affordable Care Act and health insurance.

**How To Contest A Medical Bill**  
Get step-by-step tips on how to dispute your medical bill.

**What To Know About Medicare And Vision Care**  
Find out what you need to know about Medicare vision coverage, and discover the services included.

### FEATURED

### EXPLORE MORE ON HEALTH INSURANCE AND AFFORDABLE CARE ACT

**Different Types of Health Plans: How They Compare**

Medically reviewed by [Sarah Goodell](#) on August 29, 2024 | Written by [WebMD Editorial Contributors](#)

Learn from WebMD about the types of health insurance plans available under the Affordable Care Act.

[View now](#)

**How to Contest a Medical Bill**

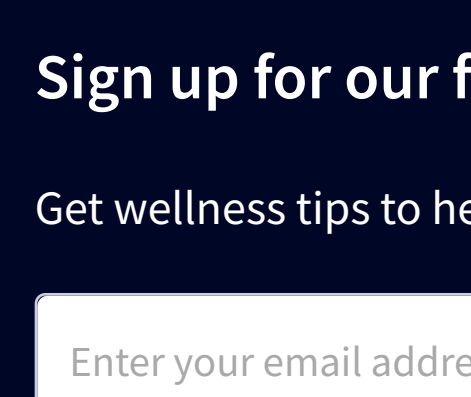
Medically reviewed by [Dan Brennan](#) on August 16, 2021 | Written by [Cheryl Whitten](#)

Step-by-step tips on how to dispute your medical bill.

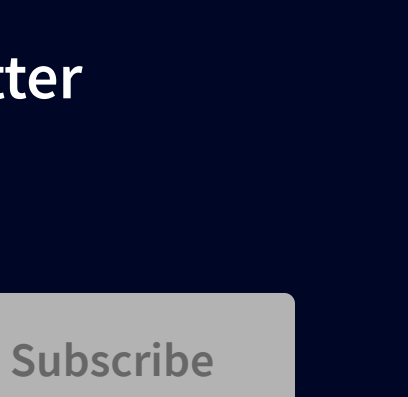
[View now](#)

[Show More](#)

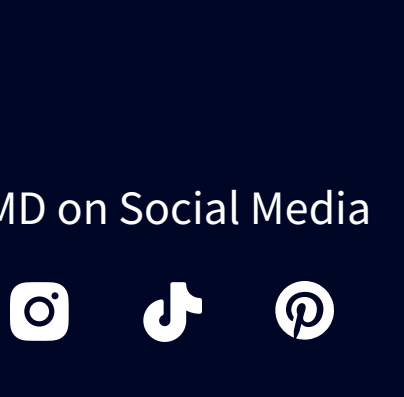
### Your Health Matters



**A Teaspoon On An Empty Stomach May Remove 12Lbs Fat Per Week**



**How Your Eyes Predict Warning Signs of Cognitive Decline**  
Ageless Brain



**If You Eat Oatmeal Every Day This Is What Happens**  
Gundry MD

### Top doctors in Scarsdale, NY

From our sponsor

**Ashley Thayer, AGNPBC**  
Family Medicine, Internal Medicine, Primary Care, Preventative Medicine

0.0 ★ ★ ★ ★ ★ 7 Years Exp

[View Full Profile](#)

**Bhupinder Kaur, FNPBC**  
Family Medicine, Internal Medicine, Primary Care, Preventative Medicine

5.0 ★ ★ ★ ★ ★ 4 Ratings 3 Years Exp

[View Full Profile](#)

**Dr. Aman Katyal, MD**  
Family Medicine, Internal Medicine, Primary Care, Preventative Medicine

3.0 ★ ★ ★ ★ ★ 2 Ratings 10 Years Exp

[View Full Profile](#)

Find more top doctors on **WebMD Care**

### RELATED LINKS

- [Health Insurance and Medicare News](#)
- [Health Insurance and Medicare Quizzes](#)
- [Using Your Benefits](#)
- [Nursing Home Care](#)
- [Health Insurance and Medicare Reference](#)
- [Health Insurance and Medicare Videos](#)
- [Screening Tests](#)
- [Help Paying for Rx](#)
- [Find a Doctor](#)
- [Getting a Second Opinion](#)

### Sign up for our free Good Health Newsletter

Get wellness tips to help you live happier and healthier

Follow WebMD on Social Media

Download WebMD App



By clicking Subscribe, I agree to the [WebMD Terms & Conditions & Privacy Policy](#) and understand that I may opt out of WebMD subscriptions at any time.

[Policies](#) [About](#) [For Advertisers](#)

[Privacy Policy](#) [Cookie Policy](#) [Editorial Policy](#) [Advertising Policy](#) [Corrections Policy](#) [Terms of Use](#)

