

SENATE BILL REPORT

SB 5242

As of January 24, 2023

Title: An act relating to prohibiting cost sharing for abortion.

Brief Description: Prohibiting cost sharing for abortion.

Sponsors: Senators Cleveland, Robinson, Dhingra, Frame, Hasegawa, Hunt, Keiser, Lovelett, Nobles, Pedersen, Randall, Saldaña, Salomon, Stanford, Valdez, Wellman and Wilson, C..

Brief History:

Committee Activity: Health & Long Term Care: 1/24/23.

<p>Brief Summary of Bill</p> <ul style="list-style-type: none">• Prohibits cost-sharing for the coverage of abortion services.

SENATE COMMITTEE ON HEALTH & LONG TERM CARE

Staff: Greg Attanasio (786-7410)

Background: A health plan, including student health plans, that provides coverage for maternity care or services must also provide substantially equivalent coverage to permit the voluntary abortion of a pregnancy. The plan may not limit a woman's access to services related to the voluntary abortion of a pregnancy, except for generally applicable terms and conditions, including cost-sharing. A health plan is not required to cover abortions that would be illegal under state law.

No individual health care provider, religiously sponsored health carrier, or health care facility may be required by law or contract in any circumstances to participate in the provision of or payment for a specific service if they object to so doing for reasons of conscience or religion. No person may be discriminated against in employment or professional privileges because of such objection. No individual or organization with a religious or moral tenet opposed to a specific service may be required to purchase coverage

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for that service or services if they object to doing so for reasons of conscience or religion. A health carrier must:

- provide enrollees written notice of the services the carrier refuses to cover for reason of conscience or religion;
- provide written information describing how an enrollee may directly access services in an expeditious manner; and
- ensure that enrollees who are refused services have prompt access to information describing how they may directly access services in an expeditious manner.

The Office of the Insurance Commissioner (OIC) must establish a mechanism to recognize the right of conscience while ensuring enrollees timely access to services and to ensure prompt payment to providers. Under rules adopted by OIC, all carriers are required to file a description of the process they will use to recognize an organization or individual's exercise of conscience when purchasing coverage; the process may not affect a nonobjecting enrollee's access to coverage for those services.

Summary of Bill: For health plans issued or renewed on or after January 1, 2024, including health plans offered to public employees, a health carrier may not impose cost sharing for abortion of a pregnancy.

For a health plan that provides coverage for abortion of a pregnancy, and is offered as a qualifying health plan for a health savings account, the health carrier shall establish the plan's cost sharing for the coverage of abortion services at the minimum level necessary to preserve the tax exempt status of contributions and withdrawals from the health savings account.

Appropriation: None.

Fiscal Note: Requested on January 18, 2023.

Creates Committee/Commission/Task Force that includes Legislative members: No.

Effective Date: Ninety days after adjournment of session in which bill is passed.

Staff Summary of Public Testimony: PRO: Cost sharing requirements increase the financial burden on patients and force patients to delay or forgo care. Abortion care is time sensitive and access to funds to cover cost sharing should not be a barrier to access.

CON: It is wrong for taxpayers and private insurance havers to shoulder the cost of abortion care. Abortion should not receive special status and there should be a discussion of cost sharing for maternity care as well.

Persons Testifying: PRO: Senator Annette Cleveland, Prime Sponsor; Jody Disney, LWVWA; Lee Che Leong, Northwest Health Law Advocates (NoHLA); Jane Beyer, Office

of the Insurance Commissioner; Courtney Normand, Planned Parenthood Alliance Advocates; Hilary Whitmore; Alexa Brenner, Planned Parenthood Alliance Advocates; Stephanie Simpson, Patient Coalition of Washington; Kathryn Lewandowsky.

CON: Julie Barrett, Conservative Ladies of Washington; Dr. Al Oliva, Alliance for Hippocratic Medicine; Lauren O'Bannan.

Persons Signed In To Testify But Not Testifying: No one.