



Don't Compromise Care: We Need Comprehensive Insurance Coverage that Includes Abortion Care

As part of the deal to end the shutdown of the federal government, Senate Republicans agreed to hold a vote to extend the enhanced premium tax credits — crucial funding that makes insurance coverage affordable for people who purchase plans through the Affordable Care Act (ACA) Marketplace. Recent reporting indicates that anti-abortion advocates and lawmakers¹ are demanding that insurance coverage of abortion be prohibited for plans sold in the Marketplaces.² This would effectively ban insurance coverage of abortion for people who purchase coverage through the ACA Marketplace, allowing the federal government to deny insurance coverage of abortion to millions of people.

This push is part of the broader effort by Republican lawmakers to restrict health care and artificially separate abortion, an essential component of health care, from the rest of the system.

- **This would eliminate insurance coverage of abortion for millions of people** who currently purchase plans in the 13 states plus D.C. that currently permit it, and the 12 states that require insurance coverage of abortion in Marketplace plans.³
- **A ban on abortion coverage in Marketplace plans would be purely political**, an attempt to deny access. Section 1303 of the Affordable Care Act already prohibits the use of federal dollars to fund abortion coverage in Marketplace insurance plans, except in cases of rape, incest, or when the life of the pregnant person is endangered. Insurers offering plans that include abortion coverage must segregate funds to ensure that federal subsidies, including premium tax credits, are not used for abortion services. While federal funding *should* cover abortion care, such funding is currently banned. This effort is just another attempt to restrict abortion care.

How would people be affected if Marketplace insurance coverage of abortion is banned?

Affordable, comprehensive health coverage is the foundation of health justice. If abortion coverage is banned, people who purchase their insurance through the ACA Marketplaces will have to pay out of pocket if they need an abortion. On average, medication abortion costs between

\$500 and \$800. Procedural abortion ranges from \$600 to over \$2,000.⁴

For many, this cost is insurmountable. In one study, almost [40% of people in the United States](#) reported that they couldn't afford an unexpected expense over \$400.⁵

When people can't afford abortion care, they face significant consequences, including:

- **Delayed or denied access to care.** Every forced continuation of pregnancy has health, economic, and social consequences.
- **Further draining of abortion funds**, which help people pay the costs of abortion care, including not just for the procedure itself but other expenses like travel and childcare. Abortion funds have already experienced significant increases in need since *Roe v. Wade* was overturned.

Research from the Turnaway Study, conducted by the Advancing New Standards in Reproductive Health research collaborative at University of California, San Francisco, found that people denied abortion care were more likely to experience long-term economic hardship. People denied abortion care:

- Were nearly four times more likely to live below the federal poverty level.⁶
- Were more likely to remain in contact with a violent partner.⁷
- Were more likely to experience serious pregnancy complications, including eclampsia and death.
- Reported worse physical health outcomes over time, including chronic pain and gestational hypertension.⁸

What are the enhanced premium tax credits and why do they matter?

In July, the Trump Administration and Congressional Republicans pushed through massive cuts to safety net programs that jeopardized insurance coverage for an estimated 10 million people. They then refused to extend the enhanced premium tax credits, which expanded the number of people eligible for assistance and increased the amount of support available for ACA Marketplace plans. In 2021, Congress increased the amount and number of people who received financial assistance to purchase ACA insurance plans. These enhanced premium tax credits increased the amount and number of people who received financial assistance to purchase ACA insurance plans.

If the enhanced premium tax credits are allowed to expire at year's end, premiums will spike and at least **4.2 million people**⁹ will lose their Marketplace coverage, with up to **20 million people**¹⁰

projected to face affordability challenges. This would deepen inequities, drive up costs, and make it harder for people to access health care, including reproductive services like abortion, contraception, and pregnancy-related care.

Premium Tax Credits and abortion coverage are both critical

Ensuring affordable, comprehensive insurance coverage is foundational to health justice, reproductive autonomy, and equity. Abortion is essential health care and should be covered like any other health care service. Efforts to ban abortion coverage in the ACA Marketplaces are part of a broader campaign to limit access and constrain states' ability to protect reproductive health care.

The stakes of this debate are not abstract. They determine whether millions of people can access the full spectrum of care they need—without political interference, stigma, or financial barriers.

¹ Riley Beggin & Theodor Meyer, Fight Over Abortion Could Doom Congress's Health Care Plans, November 17, 2025, <https://www.washingtonpost.com/politics/2025/11/17/aca-subsidies-abortion-restrictions/>

² Letter to Congress, September 3, 2025, <https://s3.amazonaws.com/pub-attachments/15db750c-dbdd-4b7b-806f-b5129a6b22ae.pdf>

³ KFF, Déjà vu: The Future of Abortion Coverage in the ACA Marketplace Plans, September 26, 2025.

<https://www.kff.org/womens-health-policy/deja-vu-the-future-of-abortion-coverage-in-aca-marketplace-plans>

⁴ Planned Parenthood. How Much Does an Abortion Cost? April 13, 2025. <https://www.plannedparenthood.org/blog/how-much-does-an-abortion-cost>

⁵ Empower, 37% Can't Afford an Unexpected Expense Over \$400: New Empower Research, June 18, 2024, <https://www.empower.com/the-currency/money/over-1-in-5-americans-have-no-emergency-savings-research>

⁶ Advancing New Standards in Reproductive Health, The Turnaway Study, <https://www.ansirh.org/research/ongoing/turnaway-study>, last visited October 1, 2025

⁷ Advancing New Standards in Reproductive Health, The Turnaway Study, <https://www.ansirh.org/research/ongoing/turnaway-study>, last visited October 1, 2025

⁸ Advancing New Standards in Reproductive Health, The Turnaway Study, <https://www.ansirh.org/research/ongoing/turnaway-study>, last visited October 1, 2025

⁹ Center for Health Insurance Reforms, After H.R.1. Millions More Could Lose Marketplace Coverage, September 9, 2025. <https://chir.georgetown.edu/after-h-r-1-millions-more-could-lose-marketplace-coverage>

¹⁰ Sahil Kapur, Republicans Demand Tougher Abortion Restrictions to Extend Obamacare Funds, NBC News, November 11, 2025, <https://www.nbcnews.com/politics/congress/republicans>