



REPRODUCTIVE EQUITY NOW

Insurance Coverage of Abortion in Massachusetts Explainer

If you are on a fully-insured health benefit plan issued in Massachusetts, you are eligible to have abortion and abortion-related health care covered by insurance with no cost-sharing, such as co-payment, deductible, or coinsurance.

There are two types of health insurance plans: self-funded and fully-insured. Many large employers self-fund employee health benefits, which means they pay the benefits from their own resources rather than buying an insured health plan from an insurance company.¹ Self-funded health plans are regulated by the federal government, and are exempt from state-mandated benefit requirements, including the requirement to cover abortion and abortion-related care.

An Act expanding protections for reproductive and gender-affirming care, Chapter 127 of the Acts of 2022, guarantees insurance coverage of abortion and abortion-related health care services without cost sharing for all health insurance plans delivered, issued, or renewed on or after January 1, 2023 by:

- Group Insurance Commission (GIC)
- MassHealth
- The Massachusetts Health Connector
- Fully-insured commercial insurance plans

People who are on self-funded plans, have a high deductible health plan, or who need help paying for abortion care for any reason can also turn to abortion funds. Abortion funds are grassroots, community-based organizations with decades of experience helping people access abortion care when they may not be able to afford it otherwise. The National Network of Abortion Funds ([NNAF](#)) is a network of grassroots abortion funds operating in forty states.

In addition to the work of NNAF, **four main abortion funds operate in Massachusetts:**

- Eastern Massachusetts Abortion Fund (the [EMA Fund](#))
- Abortion Rights Fund of Western Massachusetts ([ARFWM](#))
- Jane Fund of Central Massachusetts ([Jane Fund](#))
- Tides for Reproductive Freedom ([Tides](#))

¹ See e.g., Gary Claxton, Anthony Damico, Matthew Rae, Gregory Young, Daniel McDermott, and Heidi Whitmore, *Health Benefits In 2020: Premiums In Employer-Sponsored Plans Grow 4 Percent; Employers Consider Responses To Pandemic*, 39 Health Affairs (Oct. 8, 2020), <https://doi.org/10.1377/hlthaff.2020.01569>; see also, Alain C. Enthoven, *Employer Self-Funded Health Insurance Is Taking Us In The Wrong Direction*, Health Affairs Forefront (Aug. 13, 2021), available at <https://www.healthaffairs.org/doi/10.1377/forefront.20210811.56839/>.