Written by **Dave Bohon** on August 21, 2017



# New Texas Law Restricts Insurance Coverage for Abortion

Texas Governor Greg Abbott has signed state legislation that will severely limit the insurance coverage of abortion in the state. The new law ensures that Affordable Care Act (ObamaCare) plans, state employee plans, or private health insurance plans do not include coverage for elective abortions. The new law also means that Texans will not be forced to pay for elective abortions through their insurance premiums.



"As a firm believer in Texas values I am proud to sign legislation that ensures no Texan is ever required to pay for a procedure that ends the life of an unborn child," Abbott said as he signed HR 214 into law August 15. "This bill prohibits insurance providers from forcing Texas policy holders to subsidize elective abortions. I am grateful to the Texas legislature for getting this bill to my desk, and working to protect innocent life this special session."

The legislation, which was passed by both the state House and Senate during a special session called by Abbott, applies only to "elective" abortions, and exempts procedures that are classified as a medical emergency to save a mother's life.

"What we're saying here is, if you want to buy this coverage, you can buy it," Representative John Smithee (R-Amarillo), one of the bill's House sponsors, said during debate. "This isn't about who can get an abortion. It is about who is forced to pay for an abortion."

State Senator Brandon Creighton, who sponsored the bill in the upper house, added that "Texas must take steps to prohibit taxpayer and premium dollars from subsidizing abortions that are not medically necessary."

Legislative opponents unsuccessfully tried to add language to the bill to allow insurance-covered abortions in cases of rape, incest, and fetal abnormalities. "No woman plans to have an abortion and certainly no woman can plan to be raped," said Senator Sylvia Garcia (D-Houston), whose attempt to add rape and incest exceptions to the bill failed on a 20-10 vote. "No woman can plan to be attacked by someone she knows in her own family. Those are the most heinous of the heinous crimes."

Added Representative Chris Turner (D-Arlington): "Asking a woman or parent to foresee something like that [rape or incest] and buy supplemental insurance to cover that horrific possibility is not only ridiculous — it is cruel."

Planned Parenthood's Texas franchise also weighed in on the new measure, which, incidentally, will further curtail its profits in the Lone Star State. "Abortion and comprehensive reproductive health is health care," remarked Planned Parenthood's Texas spokesperson, Dr. G. Seely Massingill. "Women deserve to have access to safe and legal abortion. It is a matter of constitutionally settled law that abortion is a protected right."

Exactly what the phrase "constitutionally settled law" means is up for debate, but Massingill is likely referring to the Supreme Court's *Roe v. Wade* ruling in 1973. In *Roe v. Wade*, the Court ruled that abortion was included in a woman's "right to privacy," which was supposedly found in the "penumbra"

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of the Due Process Clause of the 14th Amendment: "... nor shall any State deprive any person of life, liberty, or property, without due process of law." Many object to the Court's ruling as not much more than judicial activism or legislating from the bench, and the issue is far from being "constitutionally settled law."

Elizabeth Graham, the director for Texas Right to Life, testified on behalf of the bill, arguing that abortion is not healthcare. "The definition of health care is to make a person well and to encourage health," Graham said. "The definition of a successful abortion is the complete death of the unborn child."

Among the pro-life leaders applauding passage of the bill was Abby Johnson, the former director of a Texas Planned Parenthood abortion clinic who now speaks out in defense of mothers and unborn babies. "Just because abortion is legal does not mean that people who have significant moral concerns with the taking of innocent life — as they believe abortion does — need to pay for it through their health insurance," said Johnson. She added that while women can still obtain the murderous procedure in Texas, "those of us who believe it is the intentional ending of a human life shouldn't have to pay for it."

In addition to Texas, at least 10 other states have laws limiting private insurance coverage for abortion. Idaho, Kansas, Kentucky, Michigan, Missouri, Nebraska, North Dakota, and Oklahoma ban tax dollars from paying for abortion insurance, except to protect a mother's life. Laws in Indiana and Utah add exemptions for rape and incest. In all states, individuals may purchase additional private "health" insurance that covers abortion.



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