



Written by [Michael Tennant](#) on January 3, 2023

New York, California Start 2023 With Mandates for “Free” Abortion Coverage

As of Sunday, all health-insurance plans in the states of New York and California that offer maternity-care coverage are required also to cover abortion at no additional cost.

In March, New York Governor Kathy Hochul and California Governor Gavin Newsom, both Democrats, signed into law bills mandating “free” abortion coverage. Those laws took effect January 1.

According to [New Yorkers for Constitutional Freedoms](#), Hochul requested the abortion-coverage mandate as part of her annual state budget proposal. The mandate not only forces insurers to cover abortions but also requires that such coverage “not be subject to coinsurance, copayments, or deductibles, except in the case of high-deductible plans.” In addition, “While the bill contains an exemption for religious employers, it is woefully inadequate; the exemption would only apply to churches, associations of churches, and religious orders. Furthermore, even if an employer qualified for the exemption, the bill would require insurers to provide an abortion rider to that employer’s employees.”

In 2017, the New York Department of Financial Services issued an order requiring employers to provide abortion coverage. That order was being challenged in court at the time Hochul signed the abortion-coverage mandate. A mandate created by law will be more difficult to overturn than one invented on a bureaucrat’s whim.

Of course, Hochul — who, like her abortion-loving counterpart in the White House, [claims to be a devout Catholic](#) — was just getting warmed up with the budget. In June, she signed a [raft of laws](#) guaranteeing that abortion-on-demand would remain legal in the Empire State even if the Supreme Court overturned *Roe v. Wade*, as indeed it did. Opponents of said laws, she declared, were “Neanderthals.”

“This is my message to those who are trying to take away the fundamental right to an abortion: Not here. Not now. Not ever,” she [tweeted](#).

Meanwhile, on the Left Coast, Newsom [affixed his John Hancock](#) to the [Abortion Accessibility Act \(SB 245\)](#). According to the law’s introduction, it prohibits health insurers “from imposing a deductible,



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coinsurance, copayment, or any other cost-sharing requirement on coverage for all abortion and abortion-related services” and “from imposing utilization management or utilization review on the coverage for outpatient abortion services.”

Not surprisingly, Planned Parenthood, the nation’s largest abortion provider, was thrilled with the California law.

“Eliminating out-of-pocket costs for abortion for people with private insurance is a major step in California’s commitment to being a Reproductive Freedom state, making abortion services more accessible and affordable for all people in California,” said Jodi Hicks, president and CEO of Planned Parenthood Affiliates of California.

In September, Newsom, not to be outdone by Hochul, signed twice as many pro-abortion laws as she had in June, “establishing some of the strongest abortion protections in the nation,” reported [CalMatters](#). One of those laws “fund[s] procedures and travel costs for low-income individuals,” thereby forcing Golden State taxpayers to foot the bill for abortion tourism from pro-life states. (Lest there be any doubt as to who stands to benefit most from these statutes, note that “Newsom first announced the signing privately to stakeholders,” one of whom was Hicks, who “said many in the virtual room got very emotional.”)

The New York and California insurance mandates suffer from a number of defects that should be obvious even to those who favor abortion. First, they interfere with the right of contract by forcing insurers and customers alike to agree to terms with which they may disagree. Second, by providing very narrow religious exemptions, they make it extremely difficult for individuals or employers who are not explicitly religious, or who object to abortion coverage for nonreligious reasons, to avoid violating their consciences. Third, [as such mandates almost always do](#), they drive up the cost of health insurance for everyone; since insurers are not allowed to charge those who desire abortion coverage extra, they will have to pass along those costs to all their policyholders.

But such concerns never even cross the minds of leftists such as Hochul and Newsom. To them, if something is worth doing — and ensuring that as many unborn babies as possible are killed is one of their top priorities — it is worth mandating by the state, even at the cost of higher insurance premiums and individuals’ consciences.



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