



Secretariat of Pro-Life Activities

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Dear Representative:

I am writing to ask your support for Rep. Chris Smith's "Abortion Insurance Full Disclosure Act" (H.R. 3279), to address one part of the abortion-related problem in the Affordable Care Act (ACA).

Under the ACA, unless state law requires otherwise, each insurer may choose whether to include elective abortions in the health plans it offers on a state health exchange. If the insurer does cover such abortions, the overall health plan may still receive federal tax subsidies; and *every* enrollee -- regardless of age, sex, or conscientious objection -- *must* make a separate payment solely to cover other enrollees' abortions. This violates the policies governing all other federal health programs. In no other program may federal funds subsidize any part of a health plan that covers such abortions; and nowhere else does the federal government *forbid* insurers to allow an "opt-out" from such coverage on conscience grounds.

Moreover, this substantive problem on abortion is compounded by the ACA's unique secrecy provisions. The insurer may *not* answer a concerned purchaser's questions as to whether the plan covers abortions (except when it lists all services at the time he or she is already *enrolling* in the plan). And it may not reveal how much of the person's premium goes into a separate abortion fund. In other words, not only may pro-life people have a very limited choice of health plans that do not violate their consciences -- but the law makes it all but impossible for them to find out which plans they are.

The injustice of this is clear when we realize most Americans do *not* want to have to purchase abortion coverage. In polling commissioned by the Catholic bishops' conference in 2009, 68% of respondents -- 69% of women -- said they do not want their insurance policy to include abortion.

H.R. 3279 does not affect the ACA's underlying abortion problem, which is the subject of other legislation we support such as the No Taxpayer Funding for Abortion Act (H.R. 7). The new bill addresses only this unprecedented policy of government-enforced secrecy. Health plans will have to report on their coverage of abortion, and on the extra payment they charge to cover abortions. Only then will Americans be enabled to make an informed choice of a health plan for themselves and their families that does not violate their moral and religious convictions.

This should be a point of agreement between lawmakers who consider themselves both "pro-life" and "pro-choice." Any claim of "choice" is empty if the law conceals the facts needed to make that choice. Please co-sponsor H.R. 3279 and help enact it into law.

Sincerely,

Seán Cardinal O'Malley
Archbishop of Boston
Chairman, Committee on Pro-Life Activities
United States Conference of Catholic Bishops