1	Senate Bill No. 272
2	(By Senators Cann and D. Hall)
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4	[Introduced January 8, 2014; referred to the Committee on Banking
5	and Insurance; and then to the Committee on the Judiciary.]
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10	A BILL to amend the Code of West Virginia, 1931, as amended, by
11	adding thereto a new section, designated §9-2-11a, relating to
12	preventing taxpayer subsidization of health insurance covering
13	elective abortions; prohibiting all qualified health plans
14	offered through a state exchange from including abortion
15	coverage except to prevent the death of the mother; and
16	preventing all other health plans, including health insurance
17	contracts, plans or policies, offered outside of the exchange,
18	but within the state, from providing coverage for elective
19	abortions except by optional separate supplemental coverage
20	for abortion.
21	Be it enacted by the Legislature of West Virginia:
22	That the Code of West Virginia, 1931, as amended, be amended

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23 by adding thereto a new section, designated  $\$9\mathchar`-2\mathchar`-11a$  , to read as

1 follows:

2 ARTICLE 2. COMMISSIONER OF HUMAN SERVICES; POWERS, DUTIES AND 3 RESPONSIBILITIES GENERALLY.

4 §9-2-11a. Preventing taxpayer subsidization of health insurance
5 covering elective abortions; abortion coverage only
6 offered through supplemental policies.

7 (a) Pursuant to the federal Patient Protection and Affordable 8 Care Act, Pub. L. No. 111-148, all qualified health plans offered 9 through an exchange established in the state are prohibited from 10 including elective abortion coverage. Nothing in this section 11 prevents anyone from purchasing optional supplemental coverage for 12 elective abortions for which there is paid a separate premium in 13 accordance with subsection (d) of this section in the health 14 insurance market outside of the exchange.

15 (b) No health plan, including health insurance contracts, 16 plans or policies, offered outside an exchange but within the 17 state, may provide coverage for elective abortions except by 18 optional separate supplemental coverage for abortion for which 19 there is paid a separate premium in accordance with subsection (d) 20 of this section.

21 (c) For purposes of this section, an "elective abortion" means 22 an abortion for any reason other than to prevent the death of the

1 mother: *Provided*, That an abortion is not one to prevent the death 2 of the mother based on a claim or diagnosis that she will engage in 3 conduct that will result in her death.

4 (d) The issuer of any health plan providing elective abortion5 coverage:

6 (1) Shall calculate the premium for coverage so that it fully 7 covers the estimated cost of covering elective abortions, per 8 enrollee, determined on an average actuarial basis, and the issuer 9 of the plan may not take into account any cost reduction in a 10 health plan covering an enrollee estimated to result from the 11 provision of abortion coverage, including prenatal care, delivery, 12 or postnatal care;

13 (2) If the enrollee is enrolling in a health plan providing 14 other coverage at the same time as the enrollee is enrolling in a 15 plan providing elective abortion coverage, shall require a separate 16 signature, distinct from that to enroll in the health plan 17 providing other coverage, in order to enroll in the separate 18 supplemental plan providing elective abortion coverage.

19 (3) Shall provide a notice to enrollees, at the time of 20 enrollment, that:

(A) Specifically states the cost of the separate premium for 22 coverage of elective abortions, distinct and apart from the cost of 23 the premium for a health plan providing other coverage and this

1 cost shall be agreed with a separate signature;

2 (B) States that enrollment in elective abortion coverage is 3 optional; and

4 (C) If the enrollee is enrolling in a health plan providing 5 other coverage at the same time the enrollee is enrolling in a plan 6 providing elective abortion coverage, states that the enrollee may 7 choose to enroll in the plan providing other coverage without 8 enrolling in the plan providing elective abortion coverage.

9 (e) The issuer of a health plan providing coverage other than 10 elective abortion shall not discount or reduce the premium for such 11 coverage on the basis that an enrollee has elective abortion 12 coverage.

13 (f) Any employer who offers employees a health plan providing 14 elective abortion coverage shall, at the time of beginning 15 employment and at least once in each calendar year thereafter, 16 provide each employee the option to choose or reject the separate 17 supplemental elective abortion coverage, verified yearly with a 18 separate signature.

(g) Any entity offering a group health plan providing separate supplemental elective abortion coverage, other than employers offering such a plan to their employees, shall, at the time each group member begins coverage and at least once in each calendar year thereafter, provide each group member the option to choose or

1 reject the separate supplemental elective abortion coverage.

2 (h) Nothing in this section applies in circumstances in which3 federal law preempts state health insurance regulation.

4 (I) No funds from the Medicaid program account may be expended 5 for an abortion or for any related expenses except to the extent 6 required by federal law or necessary for continued participation in 7 a federal program.

8 (j) Severability. If any one or more provision, section, 9 subsection, sentence, clause, phrase or word of this section or the 10 application thereof to any person or circumstance is found to be 11 unconstitutional, the same is hereby declared to be severable and 12 the balance of this section remains effective notwithstanding such 13 unconstitutionality. The Legislature hereby declares that it would 14 have passed this section, and each provision, section, subsection, 15 sentence, clause, phrase or word thereof, irrespective of the fact 16 that any one or more provision, section, subsection, sentence, 17 clause, phrase, or word be declared unconstitutional.

NOTE: The purpose of this bill is to limit health insurance coverage for elective abortions to coverage provided through supplemental policies.

This section is new; therefore, strike-throughs and underscoring have been omitted.