

Detailed Fiscal Analysis

This bill, which prohibits the use of state funds to provide health care insurance benefits for nontherapeutic abortions received by state officers and employees, would probably save the state a minimal amount. The Department of Administrative Services (DAS) received the following responses from a survey of providers to the state of Ohio in regards to the fiscal impact of excluding coverage for nontherapeutic abortions:

- Representatives from Nationwide, Personal Physician’s Care, and PruCare indicated there would be no change in rates due to the legislation.
- Choicecare’s rates would decrease by less than one fourth of one percent. The state’s payment for Choicecare is annually about \$7,286,605, ¼ of one percent of this amount is \$18,217.
- United Health Care’s rate impact data has not been submitted.
- However, another insurance company’s contact person unofficially predicted an increase due to the potential for encouraging more maternity claims, as well as covered lives. Due to legal concerns, this company’s name has been withheld.

A representative of the Office of Benefits Administration of DAS performed an analysis of coverage and utilization of nontherapeutic abortions from survey responses, as follows:

INSURANCE PROVIDER*	COVERAGE	UTILIZATION
Choicecare	Covers the procedure up to 18 weeks of pregnancy without prior authorization, and up to 24 weeks with authorization from the primary care physician	5 nontherapeutic abortions 51 live births 1 to 10 ratio of nontherapeutic abortions to live births
Nationwide	Covers the procedure up to 24 weeks of pregnancy	7 nontherapeutic abortions 50 live births 1 to 7 ratio
United Health Care	Covers the procedure up to 24 weeks of pregnancy	data not received
Personal Physician Care	Covers the procedure up to 24 weeks of pregnancy	4 nontherapeutic abortions 31 live births 1 to 8 ratio
PruCare	Covers the procedure up to 24 weeks of pregnancy	10 nontherapeutic abortions 197 live births 1 to 20 ratio
Total responses	Most cover the procedure up to 24 weeks of pregnancy	26 nontherapeutic abortions 329 live births 1 to 13 ratio

*One of the companies which responded withheld the above information due to legal concerns

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