

Bill as Introduced

HB 685-FN - AS AMENDED BY THE HOUSE

8Jan2020... 2779h

2019 SESSION

19-0531
01/05

HOUSE BILL **685-FN**

AN ACT establishing a committee to study reimbursement for ambulance services by insurance carriers in New Hampshire.

SPONSORS: Rep. Luneau, Merr. 10; Rep. Morrison, Rock. 9

COMMITTEE: Commerce and Consumer Affairs

AMENDED ANALYSIS

This bill establishes a committee to study reimbursement for ambulance services by insurance carriers in New Hampshire.

Explanation: Matter added to current law appears in ***bold italics***.
 Matter removed from current law appears [~~in brackets and struck through~~].
 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Nineteen

AN ACT establishing a committee to study reimbursement for ambulance services by insurance carriers in New Hampshire.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 Committee Established. There is established a committee to study reimbursement for
2 ambulance services by insurance carriers in New Hampshire.

3 2 Membership and Compensation.

4 I. The members of the committee shall be as follows:

5 (a) Three members of the house of representatives, appointed by the speaker of the
6 house of representatives.

7 (b) One member of the senate, appointed by the president of the senate.

8 II. Members of the committee shall receive mileage at the legislative rate when attending to
9 the duties of the committee.

10 3 Duties. The committee shall study the current manner in which ambulance services are
11 reimbursed by insurance carriers in New Hampshire. The committee shall further review how this
12 process can be improved to ensure that providers, both those under contract and those not under
13 contract with an insurance carrier, can be reimbursed at a reasonable rate. Any process shall ensure
14 that the insured person is not billed for fees or amounts other than copayments, deductibles, or
15 coinsurance for covered ambulance services.

16 4 Chairperson; Quorum. The members of the study committee shall elect a chairperson from
17 among the members. The first meeting of the committee shall be called by the first-named house
18 member. Three members of the committee shall constitute a quorum.

19 5 Report. The committee shall report its findings and any recommendations for proposed
20 legislation to the speaker of the house of representatives, the president of the senate, the house
21 clerk, the senate clerk, the governor, and the state library on or before November 1, 2020.

22 6 Effective Date. This act shall take effect upon its passage.

**HB 685-FN- FISCAL NOTE
AS INTRODUCED**

AN ACT relative to ambulance billing, payment for reasonable value of services, and prohibition on balance billing.

FISCAL IMPACT: State County Local None

STATE:	Estimated Increase / (Decrease)			
	FY 2020	FY 2021	FY 2022	FY 2023
Appropriation	\$0	\$0	\$0	\$0
Revenue	Indeterminable	Indeterminable	Indeterminable	Indeterminable
Expenditures	Indeterminable	Indeterminable	Indeterminable	Indeterminable
Funding Source:	<input checked="" type="checkbox"/> General	<input type="checkbox"/> Education	<input type="checkbox"/> Highway	<input type="checkbox"/> Other

LOCAL:

Revenue	Indeterminable	Indeterminable	Indeterminable	Indeterminable
Expenditures	Indeterminable	Indeterminable	Indeterminable	Indeterminable

METHODOLOGY:

This bill clarifies ambulance billing under the law governing emergency and medical trauma services. The Insurance Department indicates this bill prohibits balance billing for ambulance services. The bill limits reimbursement for ambulance services to a commercially reasonable value. Ambulance providers and insurers are to make best efforts to resolve disputes regarding reimbursement rates before petitioning the Insurance Commissioner to determine whether the rate is commercially reasonable. The Department states limiting rates to "commercially reasonable" may impact claim costs, which may impact insurance premiums and premium tax revenue. The bill may also impact municipal revenues as the bill also applies to public safety agencies. The Department is not able to estimate the potential number of conflicts it may have to resolve to ascertain whether it could handle the administrative responsibilities with existing resources.

The Department of Health and Human Services indicates the potential fiscal impact to the Department of the legislation's prohibition for balance billing and requirement for commercially reasonable fees for ambulance services is indeterminable at this time.

The Department of Safety indicates this bill may impact local revenue for communities with a public ambulance service.

AGENCIES CONTACTED:

Departments of Insurance, Safety and Health and Human Services

HB 685-FN- FISCAL NOTE
 AS AMENDED BY THE SENATE (AMENDMENT #2020-1468s)

AN ACT relative to insurance plans that cover maternity benefits.

FISCAL IMPACT: State County Local None

STATE:	Estimated Increase / (Decrease)			
	FY 2020	FY 2021	FY 2022	FY 2023
Appropriation	\$0	\$0	\$0	\$0
Revenue	\$0	Indeterminable	Indeterminable	Indeterminable
Expenditures	\$0	Indeterminable Increase	Indeterminable Increase	Indeterminable Increase
Funding Source:	<input checked="" type="checkbox"/> General	<input type="checkbox"/> Education	<input type="checkbox"/> Highway	<input type="checkbox"/> Other

COUNTY:

Revenue	\$0	\$0	\$0	\$0
Expenditures	\$0	Indeterminable	Indeterminable	Indeterminable

LOCAL:

Revenue	\$0	\$0	\$0	\$0
Expenditures	\$0	Indeterminable	Indeterminable	Indeterminable

METHODOLOGY:

This bill requires insurance plans which cover maternity benefits to provide coverage for emergency or elective abortion services.

The Insurance Department indicates, to the extent these services are not currently covered, this bill would lead to an expansion of covered services. This may place inflationary pressure on claims, which may lead to either increased premiums or coverage buy downs. This could impact premium tax revenue collected by the State. The Department notes that federal law requires the cost of State coverage mandates for policies sold through the insurance exchange to be borne by the State.

The Department of Administrative Services indicates there would be no impact on the State Health Benefit Plan for Employees and Retirees (the Plan). The Department states, because the plan is a governmental self-insured plan, it is not subject to managed care law and the bill would have no impact on the Plan.

The Department of Health and Human Services indicates this bill would have no impact to the Department. The Department assumes the bill would apply to commercial carriers and not to the Medicaid program.

AGENCIES CONTACTED:

Departments of Insurance, Administrative Services and Health and Human Services

HB 685-FN - AS AMENDED BY THE SENATE

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HOUSE BILL

685-FN

AN ACT

relative to insurance plans that cover maternity benefits.

SPONSORS:

Rep. Luneau, Merr. 10; Rep. Morrison, Rock. 9

COMMITTEE:

Commerce and Consumer Affairs

AMENDED ANALYSIS

This bill requires insurance plans which cover maternity benefits to provide coverage for emergency or elective abortion services.

Explanation:

Matter added to current law appears in *bold italics*.

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HB 685-FN - AS AMENDED BY THE SENATE

8Jan2020... 2779h
06/16/2020 1468s

19-0531
01/05

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Nineteen

AN ACT relative to insurance plans that cover maternity benefits.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 Name of Act. This act shall be known as the Reproductive Health Parity Act of 2020.

2 2 New Section; Insurance Plans That Cover Maternity Benefits. Amend RSA 417-D by inserting
3 after section 2-b the following new section:

4 417-D:2-c Insurance Plans That Cover Maternity Benefits. Every insurer subject to this chapter
5 that provides individual or group coverage for maternity services shall provide coverage for
6 emergency or elective abortion services for persons who are residents of this state. A health plan
7 that provides coverage in accordance with this section may contain provisions for maximum benefits
8 and coinsurance and reasonable limitations, deductibles, and exclusions. All contracts under this
9 section shall be deemed to be renewed no later than the next yearly anniversary of the contract date.

10 II. If the commissioner determines that enforcement of any policy described under
11 paragraph I may adversely affect the allocation of federal funds to New Hampshire, the
12 commissioner may grant an exemption to the requirements of this section only to the minimum
13 extent necessary to ensure the continued receipt of federal funds.

14 3 Effective Date. This act shall take effect January 1, 2021.

HB 685-FN- FISCAL NOTE
AS AMENDED BY THE SENATE (AMENDMENT #2020-1468s)

AN ACT relative to insurance plans that cover maternity benefits.

FISCAL IMPACT: State County Local None

STATE:	Estimated Increase / (Decrease)			
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Appropriation	\$0	\$0	\$0	\$0
Revenue	\$0	Indeterminable	Indeterminable	Indeterminable
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The Insurance Department indicates, to the extent these services are not currently covered, this bill would lead to an expansion of covered services. This may place inflationary pressure on claims, which may lead to either increased premiums or coverage buy downs. This could impact premium tax revenue collected by the State. The Department notes that federal law requires the cost of State coverage mandates for policies sold through the insurance exchange to be borne by the State.

The Department of Administrative Services indicates there would be no impact on the State Health Benefit Plan for Employees and Retirees (the Plan). The Department states, because the plan is a governmental self-insured plan, it is not subject to managed care law and the bill would have no impact on the Plan.

The Department of Health and Human Services indicates this bill would have no impact to the Department. The Department assumes the bill would apply to commercial carriers and not to the Medicaid program.

AGENCIES CONTACTED:

Departments of Insurance, Administrative Services and Health and Human Services

HB 685-FN - FINAL VERSION

8Jan2020... 2779h
06/16/2020 1468s

2020 SESSION

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HOUSE BILL

685-FN

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7 that provides coverage in accordance with this section may contain provisions for maximum benefits
8 and coinsurance and reasonable limitations, deductibles, and exclusions. All contracts under this
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AGENCIES CONTACTED:

Departments of Insurance, Administrative Services and Health and Human Services

Amendments

Sen. Rosenwald, Dist 13
June 5, 2020
2020-1364s
01/06

Amendment to HB 685-FN

1 Amend the title of the bill by replacing it with the following:

2

3 AN ACT relative to insurance plans that cover maternity benefits.

4

5 Amend the bill by replacing all after the enacting clause with the following:

6

7 1 Name of Act. This act shall be known as the Reproductive Health Parity Act of 2020.

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2020-1364s

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2020-1468s

AMENDED ANALYSIS

This bill requires insurance plans which cover maternity benefits to provide coverage for emergency or elective abortion services.

Committee Minutes

SENATE CALENDAR NOTICE

Commerce

Sen Kevin Cavanaugh, Chair
Sen Jon Morgan, Vice Chair
Sen Donna Soucy, Member
Sen Chuck Morse, Member
Sen Harold French, Member

Date: June 5, 2020

HEARINGS

Thursday

06/11/2020

(Day)

(Date)

Commerce

Offsite

9:00 a.m.

(Name of Committee)

(Place)

(Time)

9:00 a.m. **HB 1166**

establishing a committee to study obtaining health insurance for those persons who are uninsured in New Hampshire.

9:05 a.m.

Hearing on proposed Amendment #1349s, relative to unemployment compensation, certain sanitary protections for COVID-19, extending the federal Family and Medical Leave Act for certain COVID-19 protections, and waiving cost sharing for testing and treatment for COVID-19, to **HB 1166**, establishing a committee to study obtaining health insurance for those persons who are uninsured in New Hampshire.

9:35 a.m. **HB 1494-FN**

relative to death benefits for public works employees killed in the line of duty, and relative to workers' compensation offsets for certain retirement system benefits.

9:40 a.m.

Hearing on proposed Amendment #1346s, adopting omnibus legislation concerning workers, to **HB 1494-FN**, relative to death benefits for public works employees killed in the line of duty, and relative to workers' compensation offsets for certain retirement system benefits.

10:00 a.m. **HB 731-FN**

establishing a state minimum wage and providing for adjustments to the minimum wage.

10:05 a.m.

Hearing on proposed Amendment #1342s, relative to the state minimum hourly rate, to **HB 731-FN**, establishing a state minimum wage and providing for adjustments to the minimum wage.

10:35 a.m. **HB 685-FN**

establishing a committee to study reimbursement for ambulance services by insurance carriers in New Hampshire.

10:40 a.m.

Hearing on proposed Amendment #1364s, relative to insurance plans that cover maternity benefits, to **HB 685-FN**, establishing a committee to study reimbursement for ambulance services by insurance carriers in New Hampshire.

Committee members will receive secure Zoom invitations via email.

Members of the public may attend using the following links:

1. To sign-in and/or speak in support or opposition, please register in advance by using this link: https://www.zoom.us/webinar/register/WN_croAzCD-TXuZDPA4hQt2XQ
2. To submit your testimony to the committee, please send all documents via email to remotesenate@leg.state.nh.us
3. To listen via telephone: Dial (for higher quality, dial a number based on your current location): 1-301-715-8592, or 1-312-626-6799 or 1-929-205-6099, or 1-253-215-8782, or 1-346-248-7799, or 1-669-900-6833
4. Or iPhone one-tap: 13017158592,,94072646718# or 13126266799,,94072646718#
5. Webinar ID: [940 7264 6718](#)
6. To view/listen to this hearing on YouTube, use this link: <https://www.youtube.com/channel/UCjBZdtrjRnQdmg-2MPMiWrA>

The following email will be monitored throughout the meeting by someone who can assist with and alert the committee to any technical issues: remotesenate@leg.state.nh.us or call (603-271-3043).

EXECUTIVE SESSION MAY FOLLOW

Sponsors:

HB 1166

Rep. Knirk
Rep. Weston
Sen. Rosenwald

Rep. Muscatel
Rep. Butler
Sen. Sherman

Rep. Indruk
Rep. Woods
Sen. Hennessey

Rep. M. Pearson
Rep. Fargo

HB 1166

Rep. Knirk
Rep. Weston
Sen. Rosenwald

Rep. Muscatel
Rep. Butler
Sen. Sherman

Rep. Indruk
Rep. Woods
Sen. Hennessey

Rep. M. Pearson
Rep. Fargo

HB 1494-FN

Rep. Schultz

Rep. Schuett

HB 1494-FN

Rep. Schultz

Rep. Schuett

HB 731-FN

Rep. Schultz
Rep. T. Smith
Rep. Frost

Rep. King
Rep. Josephson

Rep. Read
Rep. Ellison

Rep. Conley
Rep. Bunker

HB 731-FN

Rep. Schultz
Rep. T. Smith
Rep. Frost

Rep. King
Rep. Josephson

Rep. Read
Rep. Ellison

Rep. Conley
Rep. Bunker

HB 685-FN

Rep. Luneau

HB 685-FN

Rep. Luneau

Aaron Jones 271-1403

Kevin Cavanaugh
Chairman

Senate Commerce Committee

Aaron Jones 271-1403

HB 685-FN, establishing a committee to study reimbursement for ambulance services by insurance carriers in New Hampshire.

Hearing Date: June 11, 2020

Time Opened: 10:45 a.m.

Time Closed: 10:47 a.m.

Members of the Committee Present: Senators Cavanaugh, Morgan, Soucy, Morse and French

Members of the Committee Absent : None

Bill Analysis: This bill requires insurance plans which cover maternity benefits to provide coverage for emergency or elective abortion services.

Sponsors:
Rep. Luneau

Who supports the bill: Senator Donna Soucy, Senator Dan Feltes, Lisa Leach, Holly Stevens, Marissa Chase, Candace Cole-McCrea

Who opposes the bill: Anna Healey, LS Elisabeth Swiriduk, Kathleen Quintiliani, Melissa Abbott, Anna Healey, Althea Ansah

Who is neutral on the bill: Ronald Roberts Jr., Dianne Schuett, Timothy Sink, Kristine Stoddard, Arthur Kelley

Summary of testimony presented in support: None

Summary of testimony presented in opposition: None

Neutral Information Presented: None

Senate Commerce Committee

Aaron Jones 271-1403

Amendment 2020-1364s, relative to insurance plans that cover maternity benefits, to **HB 685-FN**, establishing a committee to study reimbursement for ambulance services by insurance carriers in New Hampshire.

Hearing Date: June 11, 2020

Time Opened: 10:47 a.m.

Time Closed: 11:03 a.m.

Members of the Committee Present: Senators Cavanaugh, Morgan, Soucy, Morse and French

Members of the Committee Absent : None

Bill Analysis: This bill requires insurance plans which cover maternity benefits to provide coverage for emergency or elective abortion services.

Sponsors:
Rep. Luneau

Who supports the bill: Senator Cindy Rosenwald, Senator Donna Soucy, Senator Dan Feltes, Kayla Montgomery, Holly Stevens, Jeanne Hruska, Liza Draper, Rachel Osmundsen, Ellen Neilley, Amelia Keane, Shaun Spinney, Kathleen Bell, Annemarie Johnson, Courtney DiFilippo, Meredith Murray, Alyssa Antman, Kristine Stoddard, Marissa Chase, Patrice Rasche, Stephen Rasche, Jennifer Frizzell, Morgan Wilson, Elizabeth Marietta, Jennifer Horne

Who opposes the bill: Althea Ansah, Kelsey Mercurio, Robert Dunn, Anna Healey, LS Elisabeth Swiriduk, Kathleen Quintiliani, Melissa Abbott, Anna Healey, Susan Gendron

Who is neutral on the bill: Ronald Roberts Jr., Dianne Schuett, Timothy Sink, Arthur Kelley

Summary of testimony presented in support:

Senator Cindy Rosenwald

- In March, the NH Senate passed SB 486-FN, which contained language that's being proposed in this amendment.
- This amendment would require commercial health insurers that provide coverage for maternity care to also provide coverage for abortion care.

- As a result of the pandemic, insurance markets are facing significant instability along with thousands losing their jobs and employer sponsored healthcare. This amendment would prevent further chaos and instability for both insurers and consumers.
- Previously, NH has increased access to reproductive healthcare by expanding fertility and contraceptive coverage.
- This amendment is in direct response to rules adopted by the federal Department of Health and Human Services. Under those rules, which take effect in August, insurers would be required to issue separate billings for abortion services. Senator Rosenwald stated this would increase the likelihood that insurers would drop abortion coverage.
- If this amendment passed, NH would join 7 other states. Senator Rosenwald emphasized it wouldn't violate any federal rules, including the Weldon Amendment, which doesn't prohibit states from passing laws that require coverage for an abortion.
- As a safeguard, the commissioner of the insurance department has the ability to grant an exemption if there's a complaint from a healthcare entity that's filed under the Weldon Amendment.
- Senator Rosenwald concluded that this amendment is a step forward for healthcare equity.

Kayla Montgomery, Acting Senior Director of Public Affairs, Planned Parenthood Northern New England

- Reiterating Senator Rosenwald, the ongoing pandemic has increased uncertainties in the insurance markets; therefore, disrupting it during this time period is concerning.
- For over 50 years, abortion has been a legal and safe medical procedure.
- This bill would protect insurance coverage for abortion services for those that have it and extend coverage to those that don't have it through their commercial plan. Also, it would provide stability for insurers as well as protect patients from pending federal HHS rules.
- Ms. Montgomery said when insurance companies cover one option, but exclude another, they're taking away healthcare decisions from individuals. As amended, this bill would put decision-making back in the hands of patients.
- Ms. Montgomery reiterated that this amendment would mitigate the impact of two federal rule changes that will go into effect on August 26th.
 - As Senator Rosenwald mentioned, one of the rules would require insurers to send separate bills for premiums each month.
 - Ms. Montgomery said that HHS admitted that these rule changes would result in major losses of coverage.

Holly Stevens, Health Policy Coordinator, New Futures

- Reiterating the previous speakers, Ms. Stevens said this amendment would improve access to a full range of reproductive health services and improve the overall health of Granite Staters.
- Ms. Stevens said this amendment would protect ACA statutory provisions related to reproductive choice. Also, it would remove barriers to reproductive services by improving access and ensuring equity regardless of an individual's gender, economic status, or sexual orientation.
- If passed, NH would join 7 other states – Maine, Illinois, Oregon, New York, Connecticut, Washington, and California – which have prohibited discriminatory bans on abortion coverage.

Summary of testimony presented in opposition:

Althea Ansah, President, UNH Students for Life

- Ms. Ansah said she opposed this amendment because coercing insurers and business owners to cover abortion violates both religious freedoms and conscience rights.
- As a Christian, Ms. Ansah said she wouldn't want to support a procedure that harms both women and unborn babies.
- She said that studies have found that women who have an abortion procedure have a higher risk of being infertile, getting breast cancer, and other illnesses that affect both their reproductive and physical health.
- Ms. Ansah said it would be better to promote pregnancy health centers throughout the state.

Kelsey Mercurio, Member of UNH Students for Life

- Ms. Mercurio stated she didn't support including this amendment in with HB 685 because covering ambulance services is essential to saving lives.
- She said that insurers and employers should never be forced to cover abortions because they're an act of violence against the most vulnerable. To some, Ms. Mercurio said, contributing financially to a violent act is the same as participating in it.
- At a minimum, she said that individuals should have access to plans that cover prenatal care, care for new dependents, and mental health support if it's needed. Additionally, it may be helpful to offer coverage for adoption counseling, parenting classes, or emergency and material support incurred due to an unplanned pregnancy.
- Ms. Mercurio concluded that making abortion coverage mandatory would violate the First Amendment.

Neutral Information Presented: None

AJ
Date Hearing Report completed: June 12, 2020

Speakers

Senate Commerce Committee SIGN-IN SHEET

Date: 06/11/2020 **Time:** 10:35 p.m.

HB 685-FN An ACT establishing a committee to study reimbursement for ambulance services by insurance carriers in New Hampshire.

Name	Role	Action on HB 685
Senator Donna Soucy	Elected Official	Support not speaking
Senator Dan Feltes	Elected Official	Support not speaking
Senator Cindy Rosenwald	Elected Official	Viewing/Listening only
Kayla Montgomery	Lobbyist/Advocate	Viewing/Listening only
Rich Lavers	Staff member of NH DOS, DES, or DHHS	Viewing/Listening only
Wendy Hunt		Viewing/Listening only
Stephen Tower		Viewing/Listening only
Ashley Haseltine		Viewing/Listening only
Tyler Brannen	Staff member of another NH agency	Viewing/Listening only
David Juvet	Lobbyist/Advocate	Viewing/Listening only
Jake Bosse		Viewing/Listening only
Robert Benoit		Viewing/Listening only
Jonathan VanScoter	Member of the public	Viewing/Listening only
Donald Pfundstein	Lobbyist/Advocate	Viewing/Listening only
Diane Carbone		Viewing/Listening only
Paula Chausse		Viewing/Listening only
Ronald Roberts, Jr		Neutral not speaking
Jeanne Hruska	Lobbyist/Advocate	Viewing/Listening only
Liza Draper		Viewing/Listening only
Paula Rogers	Lobbyist/Advocate	Viewing/Listening only
Rachel Osmundsen		Viewing/Listening only
Sabrina Dunlap	Lobbyist/Advocate	Viewing/Listening only
Robert Dunn	Lobbyist/Advocate	Viewing/Listening only
Paula Minnehan	Lobbyist/Advocate	Viewing/Listening only
Lisa Leach		Support not speaking
Dianne Schuett		Neutral not speaking

Curtis Barry	Lobbyist/Advocate	Viewing/Listening only
Holly Stevens	Lobbyist/Advocate	Support not speaking
Heidi Kroll	Lobbyist/Advocate	Viewing/Listening only
Anna Healey		Oppose not speaking
LS Elisabeth Swiriduk		Oppose not speaking
Ronnieann Rakoski		Viewing/Listening only
Timothy Sink		Neutral not speaking
Ellen Neilley		Viewing/Listening only
Amelia Keane	Lobbyist/Advocate	Viewing/Listening only
Shaun Spinney	Lobbyist/Advocate	Viewing/Listening only
Kathleen Quintiliani		Oppose not speaking
Kathleen Bell		Viewing/Listening only
Annemarie Johnson		Viewing/Listening only
Courtney DiFilippo		Viewing/Listening only
Meredith Murray		Viewing/Listening only
Melissa Abbott		Oppose not speaking
Donna Morris		Viewing/Listening only
Alyssa Antman	Lobbyist/Advocate	Viewing/Listening only
Antoine Hajjar		Viewing/Listening only
Michael Stein, MD	Member of the public	Viewing/Listening only
Gena Stein	Member of the public	Viewing/Listening only
Joel Maiola	Lobbyist/Advocate	Viewing/Listening only
Lexie Rojas	Staff member of another NH agency	Viewing/Listening only
James Fichera	Member of the public	Viewing/Listening only
Kelsey Mercurio	Member of the public	Viewing/Listening only
Dan Bennett		Viewing/Listening only
Teresa Rosenberger	Lobbyist/Advocate	Viewing/Listening only
Stephen Tower	Lobbyist/Advocate	Viewing/Listening only
Joshua Reap	Lobbyist/Advocate	Viewing/Listening only
Tyler Brannen	Staff member of another NH agency	Viewing/Listening only
Anna Healey	Member of the public	Oppose not speaking
Kristine Stoddard	Lobbyist/Advocate	Neutral not speaking

Lindsay Nadeau	Lobbyist/Advocate	Viewing/Listening only
Marissa Chase	Lobbyist/Advocate	Support not speaking
Maureen Mootrey	Member of the public	Viewing/Listening only
Peter Bragdon	Lobbyist/Advocate	Viewing/Listening only
Arthur Kelley	Member of the public	Neutral not speaking
Althea Ansah	Member of the public	Oppose not speaking
Patrice Rasche	Member of the public	Viewing/Listening only
Stephen Rasche	Member of the public	Viewing/Listening only
Jennifer Frizzell	Lobbyist/Advocate	Viewing/Listening only
Candace Cole-McCrea	Member of the public	Support not speaking
Morgan Wilson	Member of the public	Viewing/Listening only
Elizabeth Marietta	Member of the public	Viewing/Listening only
Jennifer Horne	Member of the public	Viewing/Listening only
Susan Gendron	Member of the public	Viewing/Listening only

Senate Commerce Committee

SIGN-IN SHEET

Date: 06/11/2020 Time: 10:40 a.m.

HB 685-FN, An ACT relative to insurance plans that cover maternity benefits.
Amendment
2020-1364s

Name	Role	Action on Amendment to HB 685
Senator Donna Soucy	Elected Official	Support not speaking
Senator Dan Feltes	Elected Official	Support not speaking
Senator Cindy Rosenwald	Elected Official	Support and speaking
Kayla Montgomery	Lobbyist/Advocate	Support and speaking
Rich Lavers	Staff member of NH DOS, DES, or DHHS	Viewing/Listening only
Wendy Hunt		Viewing/Listening only
Stephen Tower		Viewing/Listening only
Ashley Haseltine		Viewing/Listening only
Tyler Brannen	Staff member of another NH agency	Viewing/Listening only
David Juvet	Lobbyist/Advocate	Viewing/Listening only
Jake Bosse		Viewing/Listening only
Robert Benoit		Viewing/Listening only
Jonathan VanScoter	Member of the public	Viewing/Listening only
Donald Pfundstein	Lobbyist/Advocate	Viewing/Listening only
Diane Carbone		Viewing/Listening only
Paula Chausse		Viewing/Listening only
Ronald Roberts, Jr		Neutral not speaking
Jeanne Hruska	Lobbyist/Advocate	Support not speaking
Liza Draper		Support not speaking
Paula Rogers	Lobbyist/Advocate	Viewing/Listening only
Rachel Osmundsen		Support not speaking
Sabrina Dunlap	Lobbyist/Advocate	Viewing/Listening only
Robert Dunn	Lobbyist/Advocate	Oppose not speaking
Paula Minnehan	Lobbyist/Advocate	Viewing/Listening only

Lisa Leach		Viewing/Listening only
Dianne Schuett		Neutral not speaking
Curtis Barry	Lobbyist/Advocate	Viewing/Listening only
Holly Stevens	Lobbyist/Advocate	Support and speaking
Heidi Kroll	Lobbyist/Advocate	Viewing/Listening only
Anna Healey		Oppose not speaking
LS Elisabeth Swiriduk		Oppose not speaking
Ronnieann Rakoski		Viewing/Listening only
Timothy Sink		Neutral not speaking
Ellen Neilley		Support not speaking
Amelia Keane	Lobbyist/Advocate	Support not speaking
Shaun Spinney	Lobbyist/Advocate	Support not speaking
Kathleen Quintiliani		Oppose not speaking
Kathleen Bell		Support not speaking
Annemarie Johnson		Support not speaking
Courtney DiFilippo		Support not speaking
Meredith Murray		Support not speaking
Melissa Abbott		Oppose not speaking
Donna Morris		Viewing/Listening only
Alyssa Antman	Lobbyist/Advocate	Support not speaking
Antoine Hajjar		Viewing/Listening only
Michael Stein, MD	Member of the public	Viewing/Listening only
Gena Stein	Member of the public	Viewing/Listening only
Joel Maiola	Lobbyist/Advocate	Viewing/Listening only
Lexie Rojas	Staff member of another NH agency	Viewing/Listening only
James Fichera	Member of the public	Viewing/Listening only
Kelsey Mercurio	Member of the public	Oppose and speaking
Dan Bennett		Viewing/Listening only
Teresa Rosenberger	Lobbyist/Advocate	Viewing/Listening only
Stephen Tower	Lobbyist/Advocate	Viewing/Listening only
Joshua Reap	Lobbyist/Advocate	Viewing/Listening only
Tyler Brannen	Staff member of another NH agency	Viewing/Listening only

Anna Healey	Member of the public	Oppose not speaking
Kristine Stoddard	Lobbyist/Advocate	Support not speaking
Lindsay Nadeau	Lobbyist/Advocate	Viewing/Listening only
Marissa Chase	Lobbyist/Advocate	Support not speaking
Maureen Mootrey	Member of the public	Viewing/Listening only
Peter Bragdon	Lobbyist/Advocate	Viewing/Listening only
Arthur Kelley	Member of the public	Neutral not speaking
Althea Ansah	Member of the public	Oppose and speaking
Patrice Rasche	Member of the public	Support not speaking
Stephen Rasche	Member of the public	Support not speaking
Jennifer Frizzell	Lobbyist/Advocate	Support not speaking
Candace Cole-McCrea	Member of the public	Support not speaking
Morgan Wilson	Member of the public	Support not speaking
Elizabeth Marietta	Member of the public	Support not speaking
Jennifer Horne	Member of the public	Support not speaking
Susan Gendron	Member of the public	Oppose not speaking

Testimony

Dear Senators,

I am writing to urge you to vote NO on Amendment 1364s to HB-465 tomorrow. Maternity care, by definition, benefits both mother and child. This amendment does neither. Instead, it would merely force insurers to pay for abortions with no provision to opt-out on moral, religious, or conscience grounds. How does that improve the health of a mother or her child? And, what does requiring insurers to pay for abortions have to do with regulating ambulatory services, which is the original purpose of the bill this legislation would amend?

Please vote NO on this amendment tomorrow.

Respectfully,

Ronald Barnovsky
10 Cambridge Road
Nashua, NH

Senators –

I am writing to respectfully register our opposition to the proposed amendment to HB 685, which would insert the language of SB 486 as passed by the Senate in March. We continue to object to this provision, as laid out in our letter opposing SB 486

(<https://www.catholicnh.org/assets/Documents/Community/Current-Issues/Abortion/SB486-MandatoryInsuranceCoverage-Abortions.pdf>).

I would add that, given the indisputably controversial nature of the subject matter, SB 486 should have a full opportunity to be heard by both bodies, and the public should be able to have its say in the House just as it did in the Senate. As extraordinary as these times are, bills like SB 486, which are both highly controversial and in no way related to the current crisis, should be passed only after the legislative process has fully had the chance to play out. If for some reason that cannot happen, the default should be simply that SB 486 does not pass.

Therefore, I respectfully ask that you reject the proposed amendment to HB 685.

Thank you as always for your kind consideration of our comments.

Bob

Robert E. Dunn Jr. Esq.

Director of Public Policy

Diocese of Manchester

153 Ash Street

Manchester, NH 03104

I implore you to vote NO on HB 486 tomorrow, June 11.

This is wrong on so many levels. Abortion is not about women's health care. This is an attempt to package abortion coverage in maternity healthcare benefits insurance by employers with the amendment. It's further being discussed when proper representation of our elected officials is not available.

I am totally against any form of tax-payer funded abortion. This is an abhorrent action that kills our unborn children. Public opinion does not support abortion, moral and ethical reasoning and judgement/certainly does not permit it.

Vote No on HB 486!

Thank you for your support.

Mark A Roberts, MA, CPT (Ret) USA

I OPPOSE amendment #1364s. My position is consistent with my opposition to SB 486-FN.

Mandating abortion coverage in health insurance policies is both a religious liberty and life issue. By coercing any insurer or business owners (and their employees and customers) to provide direct material support for abortion regardless of their personal or moral convictions, the bill clearly crosses a line by violating constitutionally protected religious freedom and conscience rights.

Lois Watson
Hampstead

NH Senate Commerce Committee,

Amendment #1364s to HB-685-FN is inappropriate, irresponsible, unconstitutional, and just plain wrong!

Abortion is NOT healthcare, and to mandate it for employee plans by pairing it up with "maternity" healthcare insurance is disordered and a violation of First Amendment conscience rights of both employers and insurance rate payers contrary to their moral and religious beliefs.

What an oxymoronic juxtaposition – equating coverage for the miracle of birth to the very opposite -- horrific destruction of nascent human life in the womb! Really? Is there no sanctity left nor a lower shame stooping?

And what kind of voodoo legislative alchemy is that, gutting 685 that could help cover expensive ambulance services and instead remaking it into HB-486 so it matches with SB-486, another piece of morally reprehensible legislation?! It's as caustic as the RU-486 chemical abortifacient used to effectively kill preborn life in the womb!

It's the State's responsibility to protect life, not destroy it.

And it's irresponsible because it will expose the State and it's citizens to the cost of defending a challenge to its constitutionality which will most certainly come!

Please do what's right, vote this Amendment Inexpedient To Legislate !

Walter & Claire Stapleton

--

=====

WALTER A. STAPLETON,
NH House Rep 4073, Sullivan County Dist. 5
Claremont Ward 3

90 Veterans Park Road
Claremont NH 03743
Cell: 603-995-1034
Home: 603-542-8656
Email: WaltStapleton@juno.com

Spes Nostra In Deum

To: Senate Commerce Committee

I am asking you to **vote NO** on Amendment #1364s on HB 685. By mandating abortion coverage in health insurance policies you would be trampling on our religious liberty and our right to life in our nation. By forcing any insurer or business owner, employees and customers to provide direct material support for abortion regardless of their personal or moral convictions, the bill clearly crosses a line by violating constitutionally protected religious freedom and conscience rights.

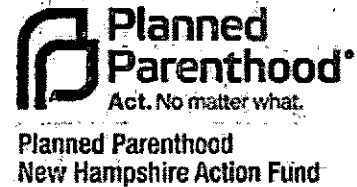
Thank you,
Annette Morello
Charlestown, NH

Please vote No on amendment 1364 to HB 685. This amendment goes against the religious liberty of those people like myself who know that abortion is murder. Besides murdering babies it calls down the wrath of God upon us for this terrible sin.

Sincerely,
Gloria St Martin of Wolfeboro

Please oppose amendment #1364s, which mandates abortion coverage in health insurance policies. Mandating abortion coverage in health insurance policies is both a religious liberty and life issue. By coercing any insurer or business owners (and their employees and customers) to provide direct material support for abortion regardless of their personal or moral convictions, the bill clearly crosses a line by violating constitutionally protected religious freedom and conscience rights.

Sincerely,
Lisa Haagen
Walnut Hill Rd
Amherst, NH 03031



HB 685: establishing a committee to study reimbursement for ambulance services by insurance carriers in New Hampshire. Amended to add: relative to insurance plans that cover maternity benefits

Committee: Senate Commerce

Date: June 11, 2020

Position: Support, as amended

HB685 as amended helps protect access to reproductive health care by ensuring coverage of abortion services.

This bill would ensure that commercial insurance policies and policies on the Affordable Care Act exchange in New Hampshire cover abortion care if they also cover maternity care. This is a matter of basic equity and fairness.

Abortion has been a safe and legally protected medical procedure for nearly 50 years, since the US Supreme Court decided in *Roe v. Wade* that people have a constitutional right to make decisions about their own reproductive health. New Hampshire has a long history of protecting the right to abortion and a deep respect for patients' right to make their own health care decisions. The government's role is to protect this right and not restrict or interfere with it. HB685 as amended removes barriers to reproductive health care and ensures that insurance companies cover abortion.

While a number of private insurance providers and insurance providers on the ACA Exchanges cover abortion care in New Hampshire, some plans do not. No abortion coverage requirements exist for insurance providers, and decisions regarding coverage can be arbitrary. HB685 as amended would be a step toward eliminating this disparity, especially in the instances of health endangerment and pregnancy complications.

This amendment protects the Granite Staters against the Trump administration's proposed rule changes to the ACA.

This bill will also help mitigate the impact of two rules proposed by the Trump administration that would make it more difficult for commercial plans to cover abortion:

The first rule, which recently became final and will go into effect in August, imposes additional cumbersome billing requirements for insurance companies on the Marketplace that cover abortion. This arbitrary rule will make it **more difficult** for plans to offer coverage for abortion and would make it **easier for them to exclude** abortion. It is feared that some plans will drop coverage of abortion altogether and consumers could lose coverage by inadvertently missing a payment. HB685 as amended would help mitigate the harm resulting from this rule, by making it clear that coverage of abortion is required in New Hampshire.

The other rule requires that ACA Marketplace plans that offer abortion coverage outside the limited cases of rape, incest or life endangerment, also offer health plans that do not include abortion coverage. This rule would impose increased costs and administrative burdens on insurance companies, and insurers could drop abortion coverage to avoid the hassle and costs. Importantly, this rule does not apply to states with laws requiring abortion coverage. *Without the Reproductive Health Parity Act, the new rule could result in major losses of coverage for people in New Hampshire.*

HB685 as amended creates stability for insurers.

Requiring coverage of abortion care is consistent with several laws recently passed that protect New Hampshire residents from further erosion of the ACA and that help provide stability for insurers in New Hampshire, including access to no-cost contraception and ensuring coverage of essential health benefits. In addition, the state law now requires coverage of in vitro fertilization (IVF). Like the laws requiring contraception and essential health benefits coverage, this bill would help protect New Hampshire residents from any potential changes to the Affordable Care Act.

HB685 as amended recognizes the importance of coverage.

Now, more than ever, states can play a crucial role in safeguarding women's health by covering abortion in private insurance plans. The very purpose of health insurance is to ensure that individuals can manage the expenses associated with unexpected medical and health events. Pregnancies can be unplanned, or unexpectedly become medically complicated. For women in either situation, the status of their pregnancy may be the most unexpected health event they experience in their lives. Affording an abortion can be challenging for many women, and without insurance coverage, some women could be denied access to necessary reproductive health services.

HB685 as amended would help protect access to abortion in the Granite State, and we urge you to vote "ought to pass" on this amended bill.

**For more information or questions, please contact Kayla Montgomery,
kayla.montgomery@ppnne.org**

###

Planned Parenthood of Northern New England (PPNNE) is the largest provider of reproductive and sexual health care for women, men and young people across the State of New Hampshire. We serve New Hampshire residents through 6 health centers in Claremont, Derry, Exeter, Keene, Manchester and White River Junction, VT. In 2018, we saw nearly 14,000 patients at these sites.

Planned Parenthood New Hampshire Action Fund (PPNHAF) is an independent, nonpartisan, not-for-profit organization formed as the advocacy and political arm of Planned Parenthood of Northern New England in New Hampshire. The Action Fund engages in educational and electoral activity, including voter education, grassroots organizing, and legislative advocacy. The Action Fund makes independent expenditures on behalf of or in opposition to targeted candidates for public office. PPNHAF maintains a separate, segregated political committee and fund to make direct campaign contributions to endorsed candidates (the PAC).

525 Clinton Street
Bow, NH 03304
Voice: 603-228-2830
Fax: 603-228-2464



61 Elm Street
Montpelier, VT 05602
Voice: 802-229-0002
Fax: 802-223-2336

June 11, 2020

Senator Cavanaugh, Chairman
Senate Commerce
State House, Room 100
107 N. Main Street
Concord, New Hampshire 03301

RE: Amendment #1364s to HB 685-FN establishing a committee to study reimbursement for ambulance services by insurance carriers in New Hampshire

Dear Chairman Cavanaugh and Members of the Senate Commerce Committee:

Thank you for the opportunity to provide testimony in support of Amendment #1364s to HB 685, which requires insurance plans that include maternity benefits also provide coverage for abortion services. Bi-State Primary Care Association respectfully requests the Committee vote HB 685 “ought to pass as amended.”

Bi-State Primary Care Association is a non-profit organization that works to expand access to primary and preventive care for all New Hampshire residents. We also represent New Hampshire’s 14 community health centers, which have 56 locations across the state. Community health centers are non-profit organizations that provide integrated oral health, substance use disorder treatment, behavioral health, and primary care services, including obstetrics, gynecology, and prenatal and perinatal services. In 2018, New Hampshire’s health centers provided over 490,000 visits to nearly 122,000 patients, most of whom live below 200% of the federal poverty level or \$25,520 for an individual.^{1, 2} Community health centers serve patients regardless of their ability to pay or insurance status. Bi-State supports the expansion of health care services, including the expansion of health insurance coverage for reproductive health care services.

Whether a person has access to health insurance coverage affects access to care: “[o]ne in five uninsured adults in 2018 went without needed medical care due to cost.”³ According to a Kaiser Family Foundation issue brief published in June 2019, abortion coverage restrictions disproportionately affect poor and low-income women.⁴ The woman bears the entire out-of-pocket cost for an abortion if she does not have abortion coverage: The median cost of an abortion at 10 weeks gestation is \$500, and the median cost of an abortion at 20 weeks is \$1195.⁵

¹ Health Resources and Services Administration, Uniform Data System, NH Rollup (2018), federally qualified health centers are required to submit patient demographics, services offered and received, clinical data, and payer information to the Health Resources and Services Administration annually; BSPCA Survey of Membership (2019).

² Poverty Guidelines, ASPE (2020), <https://aspe.hhs.gov/poverty-guidelines> (last visited Feb 18, 2020).

³ Tolbert, Jennifer, Kendal Orgera, et al, *Key Facts About the Uninsured Population*, Kaiser Family Foundation, 1 (Dec. 13, 2019).

⁴ Salganicoff, Laurie Sobel and Amrutha Ramaswamy, *Coverage for Abortion Services in Medicaid, Marketplace Plans, and Private Plans*, Kaiser Family Foundation, 7 (June 2019).

⁵ *Id.* at 1.

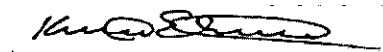
When 40% of adults in the United States do not have enough savings to pay for a \$400 emergency expense, it is not hard to imagine how difficult it is to find the funds for a medical procedure that costs \$500.⁶

Currently, insurance companies in New Hampshire can choose whether or not to cover abortion services. Amendment #1364s would require health insurance plans (private insurance and insurance purchased through the Health Insurance Marketplace) that include maternity coverage to include coverage for abortions. New Hampshire has a long history of ensuring access to health insurance coverage. In the last two years alone, this body passed legislation to require coverage of fertility treatment, pediatric autoimmune neuropsychiatric disorders, required insurance coverage for prescription contraceptives, and codified the Affordable Care Act in state statute. In a similar vein, Amendment #1364s will protect a patient's access to abortion coverage in New Hampshire.

Amendment #1364s reduces barriers to health care services for Granite Staters. Every person, regardless of income, deserves access to timely, affordable, and respectful reproductive services, including abortion care. Bi-State's mission is to promote access to effective and affordable primary care and preventive services for all. Bi-State fully supports HB 685 as amended because it increases access to health insurance coverage for reproductive health care and reduces barriers to health care services. We respectfully request the Committee recommend HB 685 "ought to pass as amended."

Please feel free to contact me if you have any questions or concerns.

Sincerely,



Kristine E. Stoddard, Esq.
Director of NH Public Policy
603-228-2830, ext. 113
kstoddard@bistatepca.org

⁶ See Salganicoff at 1.



**Statement by Jeanne Hruska, ACLU-NH Political Director
Senate Commerce Committee
Amendment 1364s to HB685
June 11, 2020**

I submit this statement on behalf of the American Civil Liberties Union of New Hampshire (ACLU)—a non-partisan, non-profit organization working to protect civil liberties throughout New Hampshire for over fifty years. The ACLU-NH supports Amendment 1364s and ensuring that insurance policies sold in our state that cover reproductive healthcare do so comprehensively. We urge the members of this committee to adopt the amendment and vote OTPA on HB685.

COVID-19 has created added instability to the insurance market. Do to the pandemic, more Granite Staters are without jobs and have lost insurance coverage. It is uncertain how quickly or evenly our state's economic recovery will be, particularly with epidemiologists predicting a possible second wave in the fall. Given the resulting uncertainty in the insurance market, this legislation is needed now more than ever. Moreover, if the legislature does not act this session, federal directives on this issue will dictate New Hampshire's options and place limits on coverage that contradicts NH's historic support for reproductive healthcare.

The constitutional right to abortion is meaningless without access. The U.S. Supreme Court recognized a pregnant person's right to abortion in *Roe v. Wade*, and reaffirmed it in *Planned Parenthood v. Casey*. To exercise that right, however, a woman needs access to abortion services.

There are currently several private insurance plans available on the market that do not cover abortion services. This can result in patients with sizeable out of pocket costs or who are unable to access abortion services at all. Depending on federal rules, which are in flux, this could even include an abortion sought to preserve the life of the mother.

When an insurance plan covers reproductive healthcare, it should cover all the options that can result from a pregnancy. This includes births, miscarriages, stillbirths, and abortion. Too many medical decisions are made already in part on how or if insurance will cover certain services. That should not be the case with a pregnancy. Amendment 1364s would ensure basic equity and fairness in insurance coverage by making sure that people who decide to obtain an abortion are treated no differently by their insurance plan than those who decide to continue with a pregnancy.

Employers are not asked to opine on medical services covered by their employees' insurance plans. In providing health insurance plans that cover a broad range of health care services, employers are not taking a position on these services. In no other realm would we even consider employers being able to pick and choose what services an employee can access. For example, we would not tolerate an employer denying coverage for blood transfusions for religious purposes, because the health and well-being of employees is the relevant issue here. We should not tolerate cherry picking with reproductive health either.

Arguments about freedom of religion in this context are actually arguments in support of discrimination. Allowing employers the right to deny coverage of certain services is a license to discriminate and deny employees access to a right provided under the constitution. It represents a chilling return to the days

when women's sexuality was treated as immoral, perpetuating harmful stereotypes that have long been used to discriminate against women and deny access to medical services.

The decisions that I make in the privacy of my doctor's office do not impact my employer's rights. However, my employer picking and choosing my medical care can directly interfere with the quality of that care and my well-being, as well as my constitutional rights.

For these reasons, the ACLU-NH respectfully urges the members of this committee to adopt Amendment 1364s and vote *OTPA* on HB685.



new hampshire

WOMEN'S FOUNDATION

To: Chairman Cavanaugh and the Senate Commerce Committee

Re: Testimony in Support of Amendment to HB 685 (formerly SB 486)

Date: June 11, 2020

Position: OUGHT TO PASS

Background

The New Hampshire Women's Foundation invests in equality and opportunity for women and girls through research, education, advocacy and philanthropy. Along with our predecessor organizations the NH Commission of the Status of Women, The NH Women's Lobby and the NH Women's Policy Institute we have been a consistent and leading voice in New Hampshire for the advancement and the protection of the rights of women and girls for more than 50 years.

We strongly support access to safe, legal abortion for women and teens and we align behind public policies that not only protect the right to abortion, but also those policies that remove geographic or financial barriers and thus ensure that right can be exercised. **Today's Amendment (formerly SB 486) has renewed urgency for action during the 2020 legislative session because the Trump Administration is moving forward with a new rule that will restrict the ability of health insurers to offer coverage that includes all reproductive care options, including abortion. Only states that have adopted/developed their own protections before August of 2020 will be able to pre-empt this federal restriction which will otherwise be disruptive to New Hampshire's current marketplace and discriminatory toward women's health care needs.**

While the most important implication of this Amendment is to fulfill a woman's ability to make decisions about her reproductive life, improvements in abortion access will also effect economic outcomes for women and their families. Deciding whether and when to have a child is THE most consequential decision relative to a woman's lifetime economic well-being, so it is important that all choices, including abortion, are available to those who face unintended pregnancy. Women who are denied abortion for financial reasons go on to experience economic hardship and economic insecurity lasting for years and impacting the next generation.

By removing financial barriers to access and ensuring coverage SB 486 will promote greater economic security for New Hampshire women and families in three keys areas:

- 1) **Lowering Fertility** – Delayed childbearing and reduced fertility allow women to invest more heavily in their human capital, including increased schooling and job training which contribute to greater long-term economic security.
- 2) **Increasing Educational Attainment** – women who have access to abortion have higher rates of high school and college graduation.¹
- 3) **Labor Force Participation** – It takes 4-years on average for a woman to return full-time to the workforce after childbirth following abortion denial².

The Impact of Abortion Access under this Amendment will have a Two-Generation Effect³

Abortion Access not only has economic benefits for the pregnant woman, but also benefits other children (born previous or subsequent) in her household: lower rates of poverty and receipt of public assistance, and increase in high school graduation and college attendance. Moreover, these children are less likely to become single parents or access public assistance as adults. Access to abortion contributes to the economic mobility of women and is critical to disrupt the cycle of poverty between generations.

Conclusion

Abortion access is a critical tool for women to further their education, strengthen their economic security and improve their ability to parent existing children. **Failure to act during the 2020 legislative session will result in a federal takeover of New Hampshire health insurance policy coverage with regard to abortion access; a policy that would New Hampshire's bipartisan tradition of respecting individual choices and the insurance marketplace with regard to pregnancy and reproductive care.**

The New Hampshire Women's Foundation is committed to work further with legislators, insurance companies and women's health advocates to protect critical access to care. We thank you for the opportunity to provide testimony and urge you to support this proposal.

Respectfully Submitted

Jennifer Frizzell
Director of Policy
jennifer@nhwomensfoundation.org
603.340.1593

¹ Angrist and Evans, "Schooling and Labor Market Consequences of the post-1970's State Abortion Reforms", In Research in Labor Economics, 2000, pp75-113

² Bernstein, Anna and Jones, Kelly, "The Economic Effects of Abortion Access: A Review of the Evidence ", Institute for Women's Policy Research, 2019

³ ANSIRH, 2019 Introduction to the Turnaway Study. UCSF www.anshirh.org

June 11, 2020

The Honorable Kevin Cavanaugh, Chairman
Senate Commerce Committee
State House Room 100
Concord, NH 03301

Re: New Futures' support of amendment 1364s to HB 685-FN

Dear Chairman Cavanaugh and Members of the Committee:

New Futures appreciates the opportunity to testify in support of amendment 1364s to HB 685s, the Reproductive Health Parity Act. New Futures is a nonpartisan, nonprofit organization that advocates, educates and collaborates to improve the health and wellness of all New Hampshire residents. In this role, we work extensively with policy makers, health care providers, individuals, and families to increase access to quality, affordable health care throughout the Granite State. It is with this mission in mind that New Futures offers the following testimony.

First, this bill will help improve access to a full range of reproductive health services and improve the overall health and wellness of Granite Staters. More coverage of services, including abortion care, will help close gaps in coverage that currently exist between those who have insurance coverage for all reproductive health services and those who have plans that do not. This is a straightforward policy to remove a barrier to access, reduce inequities in coverage, and help Granite State women plan their futures and care for their families.

This is not the first time this legislature has sought to protect choice in the reproductive health care space or has enacted legislation to protect New Hampshire residents from changes to the Affordable Care Act (ACA). Through past legislation, our state already protects access to contraception, essential health benefits, and in vitro fertilization (IVF). Like the previously mentioned protections passed by this body, this bill would help protect Granite Staters from further changes to the ACA.

Half of all states have banned abortion coverage in at least some private insurance plan; Fifteen states ban coverage in the Marketplace and eleven ban coverage in all private insurance. New Hampshire has a prime opportunity to protect crucial access to reproductive health care by joining seven other states in protecting patients from discriminatory bans on abortion coverage. These states are Maine, Illinois, New York, Oregon, Connecticut, Washington, and California.

Insurance companies should not be deciding whether women can or cannot access abortion. The proposed legislation corrects this inequity and provides a safeguard against health care discrimination. Everyone deserves reproductive health care coverage that meets their needs, including abortion, without shame or stigma, regardless of one's gender, sexual orientation, or economic status.

For these reasons, New Futures urges the Committee to vote in favor of amendment 1364s and ought to pass on HB 685-FN as amended.

Please do not hesitate to contact me if you have any questions.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Holly A. Stevens", with a long horizontal flourish extending to the right.

Holly A. Stevens, Esq.
Health Policy Coordinator

Voting Sheets

Senate Commerce Committee
EXECUTIVE SESSION RECORD
2019-2020 Session

Bill # HB 685-FN

Hearing date: 6/11/20

Executive Session date: 6/11/20

Motion of: Amendment (1364s) Vote: 3-2

Committee Member	Made by	Second	Yes	No
Sen. Cavanaugh, Chair	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. Morgan, V- Chair	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. French	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Sen. Morse	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sen. Soucy	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Motion of: OTP-A Vote: 3-2

Committee Member	Made by	Second	Yes	No
Sen. Cavanaugh, Chair	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. Morgan, V-Chair	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. French	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Sen. Morse	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sen. Soucy	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Motion of: _____ Vote: _____

Committee Member	Made by	Second	Yes	No
Sen. Cavanaugh, Chair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Morgan, V- Chair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. French	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Morse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Soucy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Reported out by: Sen. Morgan

Notes: _____

Committee Report

STATE OF NEW HAMPSHIRE

SENATE

REPORT OF THE COMMITTEE

Thursday, June 11, 2020

THE COMMITTEE ON Commerce

to which was referred **HB 685-FN**

AN ACT

establishing a committee to study reimbursement
for ambulance services by insurance carriers in
New Hampshire.

Having considered the same, the committee recommends that the Bill

ought to pass with amendment

by a vote of: 3-2

Amendment # 1468s

Senator Jon Morgan
For the Committee

Aaron Jones 271-1403

Docket of HB685

Bill Title: (Second New Title) relative to insurance plans that cover maternity benefits.

Official Docket of HB685.:

Date	Body	Description
1/16/2019	H	Introduced 01/03/2019 and referred to Commerce and Consumer Affairs HJ 3 P. 25
2/6/2019	H	Public Hearing: 03/05/2019 10:15 am LOB 302
2/27/2019	H	Subcommittee Work Session: 03/06/2019 08:30 am LOB 302
2/28/2019	H	Executive Session: 03/08/2019 01:30 pm LOB 302-304
3/8/2019	H	Retained in Committee
6/17/2019	H	Full Committee Work Session: 06/25/2019 10:00 am LOB 302
8/29/2019	H	Subcommittee Work Session: 09/10/2019 10:15 am LOB 302
9/12/2019	H	Subcommittee Work Session: 10/01/2019 10:00 am LOB 302
10/16/2019	H	Subcommittee Work Session: 10/17/2019 01:00 pm LOB 301
10/21/2019	H	Subcommittee Work Session: 10/23/2019 09:30 am LOB 301
9/11/2019	H	Executive Session: 10/23/2019 12:30 pm LOB 302
11/13/2019	H	Committee Report: Ought to Pass with Amendment #2019-2779h (NT) (Vote 13-5; RC) HC 50 P. 18
1/8/2020	H	Amendment #2019-2779h (NT) : AA VV 01/08/2020 HJ 1 P. 63
1/8/2020	H	Ought to Pass with Amendment 2019-2779h (NT): MA VV 01/08/2020 HJ 1 P. 63
3/12/2020	S	Introduced 03/11/2020 and Referred to Commerce; SJ 7
6/5/2020	S	Remote Hearing : 06/11/2020, 10:35 am; SC 22
6/5/2020	S	Remote Hearing : 06/11/2020, 10:40 am, on proposed amendment #2020-1364s; SC 22
6/5/2020	S	Committee members will receive secure Zoom invitations via email. SC 22
6/5/2020	S	Members of the public may attend using the following links: SC 22
6/5/2020	S	1. To sign-in and/or speak in support or opposition, please register in advance by using this link: https://www.zoom.us/webinar/register/WN_croAzCD-TXuZDPa4hQt2XQ SC 22
6/5/2020	S	2. To submit your testimony to the committee, please send all documents via email to remotesenate@leg.state.nh.us SC 22
6/5/2020	S	3. To listen via telephone: Dial(for higher quality, dial a number based on your current location): 1-301-715-8592, or 1-312-626-6799 or 1-929-205-6099, or 1-253-215-8782, or 1-346-248-7799, or 1-669-900-6833 SC 22
6/5/2020	S	4. Or iPhone one-tap: 13017158592,,94072646718# or 13126266799,,94072646718# SC 22
6/5/2020	S	5. Webinar ID: 940 7264 6718 SC 22
6/5/2020	S	6. To view/listen to this hearing on YouTube, use this link: https://www.youtube.com/channel/UCjBZdtrjRnQdmg-2MPMiWrA SC 22
6/5/2020	S	The following email will be monitored throughout the meeting by someone who can assist with and alert the committee to any technical

		issues: remotesenate@leg.state.nh.us or call (603-271-3043). SC 22
6/11/2020	S	Committee Report: Ought to Pass with Amendment #2020-1468s, 06/16/2020; SC 23
6/16/2020	S	Committee Amendment #2020-1468s, RC 14Y-10N, AA; 06/16/2020; SJ 8
6/16/2020	S	Ought to Pass with Amendment 2020-1468s, RC 14Y-10N, MA; OT3rdg; 06/16/2020; SJ 8
6/30/2020	H	House Concurs with Senate Amendment (Rep. Butler): MA RC 196-132 06/30/2020

NH House	NH Senate
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Other Referrals

Senate Inventory Checklist for Archives

Bill Number: HB 685-FN

Senate Committee: Commerce

Please include all documents in the order listed below and indicate the documents which have been included with an "X" beside

Final docket found on Bill Status

Bill Hearing Documents: {Legislative Aides}

Bill version as it came to the committee

All Calendar Notices

Hearing Sign-up sheet(s)

Prepared testimony, presentations, & other submissions handed in at the public hearing

Hearing Report

Revised/Amended Fiscal Notes provided by the Senate Clerk's Office

Committee Action Documents: {Legislative Aides}

All amendments considered in committee (including those not adopted):

- amendment # 13648 ___ - amendment # _____

- amendment # 14685 ___ - amendment # _____

Executive Session Sheet

Committee Report

Floor Action Documents: {Clerk's Office}

All floor amendments considered by the body during session (only if they are offered to the senate):

___ - amendment # _____ ___ - amendment # _____

___ - amendment # _____ ___ - amendment # _____

Post Floor Action: (if applicable) {Clerk's Office}

___ Committee of Conference Report (if signed off by all members. Include any new language proposed by the committee of conference):

___ Enrolled Bill Amendment(s)

___ Governor's Veto Message

All available versions of the bill: {Clerk's Office}

as amended by the senate ___ as amended by the house

final version

Completed Committee Report File Delivered to the Senate Clerk's Office By:

AGORON JONAS
Committee Aide

7/8/20
Date

Senate Clerk's Office _____