Illinois patient experiences with public and private insurance coverage for abortion following policy change

Madeleine Boesche1, Madeline Quasebarth MA MHS1, Tecora Turner2, Amy Moore MS1, Debra Stulberg MD MAPP3, Lee Hasselbacher JD1
1Ci3, University of Chicago; 2Pritzker School of Medicine, University of Chicago; 3Department of Family Medicine, University of Chicago

BACKGROUND
In 2018 and 2019 Illinois began requiring Medicaid and private insurance coverage for abortion. Early research found challenges with Medicaid implementation and that cost often proves to be a significant barrier to access.1,2

AIMS
Explore experiences of patients using Medicaid and private insurance when seeking early abortion.

METHODS
Conducted 50 interviews with Illinois residents who sought abortion in clinics around the state before 11 weeks’ gestation between July 2021 and February 2022. Interviews were coded in Dedoose; code summaries synthesized themes.

RESULTS
Most of those eligible for or enrolled in Medicaid had their abortion care completely covered, without copays.

Less than half who used private insurance had their procedure either fully or partially covered; patients reported difficulty understanding and navigating coverage or not using it for privacy reasons.

Some patients only learned of coverage or denial at time of appointment.

REFERENCE

Medicaid experiences
Coverage meant patient freedom to make choices about abortion method and sedation Clear communication from clinics on coverage Clinics effectively enrolled patients using Medicaid presumptive eligibility (MPE) Relief when learning costs would be covered; ability to schedule appointment sooner

“I was very relieved that it was covered because I’ve been off of work for a month or two[...]; it was a big relief [Medicaid covered] not only the procedure, the pills, I guess, but the pain medication and everything else. I was surprised."

PRIVATE INSURANCE EXPERIENCES

Figure 1: Coverage of abortion by insurance type

“[If I could have afforded it or if my insurance would’ve covered it, I would’ve definitely chosen the surgical one]”

REFERENCES

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