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June 16, 2021

California State Assembly Health Committee
State Capitol Room 2191
Sacramento, CA 95814

RE: OPPOSITION TO SB 245

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SB 245 is the "Free Abortion" Bill. It is not about health care. It is just another step towards single payer socialist health control.

If passed, SB 245 will force all private insurance companies to pay for abortion free of charge -- no co-pays, no deductibles. California already requires all private health insurance plans to cover abortion. This bill forces insurance to pick up the tab as well.

The bill's preference for free abortions over other types of health care is inconsistent, sexist, discriminatory, and doubles down on California's existing violation of federal law.

1. **SB 245 is discriminatory.** If the state is now in the business of helping people decide when and how to start a family, why does SB 245 exclude pregnant women planning to parent their babies, or women seeking to adopt? The truth is SB 245 forces companies to pay for 100% of the cost of abortions but does not require companies to pay for the costs of giving birth or efforts to adopt. **And it is sexist.** Why not cover men's reproductive issues like erectile dysfunction, or vasectomy reversals? And what about sex change operations? Why is ABORTION free for all?

2. **SB 245 is inconsistent.** Why stop at abortion copays? Why not demand insurance companies pay co-pays for all sorts of "women's health" issues like breast cancer treatments, Pap smears, hysterectomies, fertility treatments, tubal ligations, or even men's fertility issues like erectile dysfunction, and vasectomy reversals? Why does abortion have to be free for all? SB 245 is a sneaky method to float socialized government mandated control of personal health care.

3. **SB 245 erodes federal law.** The Weldon Amendment clearly says that *health plans* are not required to cover or pay for abortion. States receiving federal funds may not discriminate against health plans based on their decision not to cover or pay for abortions. The worst sort of discrimination against a plan that does not cover or pay for abortion would be to drive it out of existence, which is what California is doing.

4. **SB 245 will encourage abortions.** SB 245 will encourage abortion by forcing insurance companies to subsidize costs, making abortion "free" for women. Birth rates in our state are already plummeting. Since 2007, California's birth rate has plummeted from 2.2 to about 1.5, below replacement levels. This decline spans race and ethnicity. California needs more babies. The last thing California needs is more abortions.

California already requires all private health insurance plans to include coverage for abortion. In December, the U.S. Department of Health and Human Services threatened to withhold $200 million from California unless the state changed course. With SB 245, California is attempting to force companies to pay abortion co-pays as well.

In the end, the bill is a selective way to redistribute the wealth to abortion providers, promote abortion over other options to pregnant women, and usher in socialized medical payer programs in the future.

For all of these reasons, we urge the Committee to vote no on SB 245.

Sincerely,

Susan S. Arnall, Esq.
Director of Outreach and Engagement
Right to Life League

America's First Pro-Life Organization