

## Policy One Pager

# Abortion Funds and Practical Support Organizations (PSOs)

## BACKGROUND

Since 1977, the Hyde Amendment has prevented federal funding from covering the cost of abortion care, with limited exceptions.<sup>1</sup> This means pregnant people covered by Medicaid, the Indian Health Service, the Children's Health Insurance Program (CHIP), the military's TRICARE program, the Federal Employees Health Benefits Program, or the Peace Corps cannot use their insurance to pay for abortion care. Additionally, those who are in federal prisons or immigration detention, are not able to access abortion care.

11 states have also passed laws prohibiting private health insurance plans from covering abortion care.<sup>2</sup> Additionally, 25 states have used a provision of the Affordable Care Act (ACA) to prevent insurance companies from offering plans that cover abortion care in their health exchanges.

These restrictions mean that many abortion patients must pay out-of-pocket for abortion care. Abortion care can <u>range in cost</u> depending on how far along into a pregnancy the person is and if they are using abortion medication or having an in-clinic procedure. The average cost of first trimester, in-clinic abortion care is between \$600-800. The cost can increase to \$1,500- \$2,000 in the second trimester. And research shows that upwards of 155,000 people travelled across state lines for abortion care in 2024.<sup>3</sup> So, the true cost of accessing abortion care also includes travel, food, childcare, and lost wages if people don't have paid time off of work.

#### Abortion funds and practical support organizations (PSOs)

Abortion funds were founded to address this gap in coverage and help people afford the cost of abortion care. Practical support organizations (PSOs) help patients with travel

<sup>&</sup>lt;sup>1</sup>Alina Salganicoff, Laurie Sobel, Ivette Gomez, & Amrutha Ramaswamy, <u>The Hyde Amendment and Coverage for Abortion Services</u> <u>Under Medicaid in the Post-Roe Era</u>, KFF, 14 May 2024.

<sup>&</sup>lt;sup>2</sup>, <u>States Banning or Providing INsurance Coverage of Abortion Can Determine a Person's Health and Future</u>, National Women's Law Center, 1 May 2021.

<sup>&</sup>lt;sup>3</sup> Monthly Abortion Provision Study, Guttmacher Institute, Accessed: 16 April 2025.

costs like flights, hotel rooms, and gas money, as well as food and childcare stipends. There are over 100+ abortion funds and practical support organizations in the U.S. and they come in many forms. Some are small, volunteer run, mutual aid groups. Others are established nonprofits with several paid staff. Patients often are referred to abortion funds and PSOs by abortion clinics, or can request help via the funds' hotlines and websites. Abortion funds and PSOs can be national, regional or state-wide, depending on the populations they serve. This network of support has existed for decades and serves as a lifeline for pregnant people, especially in the South and Midwest where, even pre-Dobbs, obtaining abortion care often requires travel.

Pregnant people's need for help from abortion funds and PSOs has spiked dramatically since the overturning of *Roe v. Wade*.<sup>4</sup> In the year after *Dobbs*, these groups distributed more than \$36,900,000 to people seeking abortion care. Some funds have reported a 200% increase in requests for help, as well as spending in 1 week what they used to grant over the course of a month. While initially there was an increase in private donations to abortion funds and PSOs in 2022, that has dropped off drastically.

## POLICY RECOMMENDATIONS

States and localities are responding by establishing grants and programs to support abortion funds and PSOs, such as:

- Ensure state Medicaid dollars cover abortion care In 2023, Delaware passed <u>HB 110</u> to ensure state funding would allow Medicaid to cover abortion care. It joins several states who have enacted similar protections, including California, Illinois, Maryland and New York. Medi-Cal covers 49% of abortion care in California, showing that Medicaid coverage drastically increases equitable access for abortion seekers.
- Require private health insurance to cover abortion care In 2017, Oregon passed <u>the Reproductive Health Equity Act</u> (HB 3391), to ensure that patients with private health insurance have abortion care covered with no cost sharing, such as co-pays or payments toward deductibles.
- Grant unspent ACA premiums to abortion funds and clinics In 2025, Maryland passed an innovative public health abortion grant program (SB 848) that leverages unspent premiums required by the ACA and earmarked for abortion care. The

<sup>&</sup>lt;sup>4</sup> <u>Building Power Toward a Common Goal</u>, National Network of Abortion Funds.

program will disburse an initial unspent pool of \$25 million and be refreshed annually with approximately \$3 million in funds.

- Support patients who need complex abortion care- In 2023, Illinois Governor Pritzker announced the launch of <u>CARLA (Complex Abortion Regional Line for Access)</u>. It is a collaboration between the Chicago Abortion Fund and four hospitals designed to provide confidential patient navigation for patients who have a medical or obstetrical indication for hospital-based abortion care and, therefore, cannot receive care at a freestanding abortion clinic.
- Fund abortion and practical support on the local level In 2024, San Antonio, Texas created a \$500,000 Reproductive Justice Fund to go to practical support organizations that are supporting people who must travel out of the state to access abortion care. They added an additional \$100,000 in funds in 2025. Unfortunately, anti-abortion extremists and TX Attorney General Ken Paxton have sued over the funding, but the city has defended the program in court. Atlanta, GA; Bloomington, IN; Nashville, TN; Columbus, OH; Cuyahoga County, OH; and St. Louis, MO are some of the cities and counties that have created similar grants.

## RESOURCES

- <u>National Network of Abortion Funds</u>
- Apiary for Practical Support
- NIRH Policy Brief: Securing State and Municipal Funding for Abortion
- <u>KFF's State Funding of Abortions Under Medicaid Chart</u>
- Avow's Let's Talk About Abortion Toolkit (for messaging best practices)

#### **CONTACT INFORMATION:**

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