

EMPLOYER SURVEY: ABORTION SUPPORT BENEFITS



On Friday, June 24, the Supreme Court of the United States overruled Roe v. Wade. As a result, many states have now enacted laws that severely restrict women's reproductive health services, including access to an abortion. In light of this event, we surveyed employers on the actions they're choosing to take to support access to abortion among their employees. Respondents included C-level executives, directors, and HR and benefits managers. There was a total of 207 responses.

Do you currently cover abortion services for employees and dependents under your medical plan?

Almost half (48.3%) of respondents cover both medically required and elective abortions, 31.9% cover only medically required abortions, and 19.8% do not cover abortion at all.

Some significant differences include:

Company size

- A majority (71.9%) of smaller companies (50-999 employees) cover either medically required or elective abortions.
- A majority (81.1%) of larger companies (5000 or more employees) cover either medically required or elective abortions.

Region

The region with the least abortion services coverage was the South, with 23.9% responding no. However, one third (33.8%) of respondents in the South do cover only medical required abortion. A majority of respondents (85.7%) in the East cover either elective or medically required abortion.

Industry

Of industries with more than 20 responses, the industries most likely to cover either elective or medically required abortions were IT (96.3%) and Retail (81.4%). The industries that are least likely to cover abortion include Manufacturing (26.9% responded "no"), followed by Business/Consulting services (26.7% said "no"), and Healthcare (25% said "no").

Do you cover paid time off for employees that have abortion services (including travel and recovery)?

A majority (61.8%) of employers cover paid time off for employees that have abortions services. 54 out of the 207 employers also responded that they have a benefit maximum for paid time off.

Some significant differences include:

Company size

- 54.2% of smaller companies (50-999 employees) said "yes"
- 64.9% of larger companies (5000 or more employees) said yes
- 29.7% of larger companies (more than 5000 employees) said "no"

Region

The South was the least likely to cover paid time off for employees that have abortion services, at 39.4%. 69.6% of companies located in the East said "yes," followed by 64.5% in the West and 63.3% for Central Great Lakes.

Industry

Of industries with more than 20 responses, the industries that are most likely to reply "yes" include IT (74.1%), followed by Business/Consulting services (63.3%) and Retail (59.3%). Manufacturing (46.2%) and Healthcare (45.8%) were the least likely to cover paid time off.

For those that replied "no" to covering paid time off for employees that have abortion services, we asked if they offer unpaid leave. A majority (81.8%) of those employers do offer unpaid leave. 86% of smaller companies (50-999 employees) said "yes" and 90.9% of larger companies (5000 or more employees) said "yes."

Are you considering changing the medical plan coverage for abortion services?

Almost half (45.9%) of employers are considering making changes to medical plan coverage for abortion, and 8.2% already have made changes. One-third (33.8%) of employers are not considering changing the medical plan coverage for abortion services. Changes cited by employers include covering travel time and recovery time, paid leave, and mental health support.

Some significant differences include:

Company size

- 44.8% of smaller companies (50-999) who participated in the survey said "yes" (combined made changes and will make changes)
- 59.4% of larger companies (5000 or more) said yes (combined made changes and will make changes)

Region

- The Central/Great Lakes region had the highest "No" response rate 44.9% followed by the South (36.6%), East (30.4%) and the lowest in the West (16.1)
- 67.8% of companies located in the West said yes, followed by 55.4% in the East and 52.1% in the South

Industry

Of industries with more than 20 responses Information Technology had the highest response for "Yes" at 63%, followed by Retail (55.5%) and Manufacturing (53.8%). Healthcare had the highest response rate for "No" – 45.8%, followed by Manufacturing (42.3%) and Retail and Business Consulting both at (33.3%).

Do you currently offer a travel/lodging benefit for abortion services that are not provided locally?

A majority (63.3%) of employers do not currently offer a travel/lodging benefit for abortion services that are not provided locally. Employers who provide a travel/lodging benefit range widely in the amount of benefit they offer from \$200 to \$10,000.

Some significant differences include:

Company size

- 21.5 of smaller companies (50-999 employees) said "yes"
- 40.5% of larger companies (5000 or more employees) said "yes"

Region

- The Central/Great Lakes region had the highest "No" response rate (71.4%)
- South region followed similar rate to the Central/Great Lakes high "no" 62%

Industry

- Of industries with 20 or more responses, Information Technology had the highest response for "Yes" at 37%, followed by Healthcare (29.2%) and Manufacturing (26.9%).
- Of industries with 20 or more responses, Manufacturing had the highest response rate for "No" – 73.1%, followed by Healthcare (70.8%) and Business Consulting (70%)

Question	Total % of Responses	Highest (Percentage)*	Lowest (Percentage)*
Cover travel/lodging benefit through a medical plan	34.8	IT (48.1)	Retail (25.9)
Offer travel/lodging benefit through direct reimbursement	24.2	Business Consulting (33.3%)	Retail (11.1)
Cover paid time off	52.2	Manufacturing (65.4)	
Change HSA contributions related to travel for these services	29	Central/Grt Lks (36.7)	South (22.5)
Offer bereavement leave for pregnancy loss	38.2	IT (48.1)	Retail (29.6)
Offer assistance and support for identifying appointments/providers	36.2	IT (40.7)	
Not applicable (we will not cover abortions in the future)	16.4	Manufacturing (26.9) South (21.1) small companies (24.3)	Retail (11.1)
Other	2.4		

If you will cover abortions in the future, will you: (check all that apply)

*Of industries with 20 responses or more

Employers are most likely to cover paid time off (52.2%), and offer bereavement leave for pregnancy loss (38.2%). 16.4% of employers will not cover abortions in the future. In general, employers located in the South are the least likely to offer any of the benefit options provided and were the highest to respond that they will not cover abortions in the future. Of industries with 20 or more responses, retail was consistently the lowest in offering these benefit options, while IT was the most likely to offer these benefit options overall.

When comparing responses to the question "Do you currently cover abortion services for employees and dependents under your medical plan?" 8% of employers who answered "yes" to that question then went on to select "We will not cover abortions in the future," indicating that they will no longer provide coverage in the future. 11.6% of employers who answered "no" to "Do you currently cover abortion services for employees and dependents under your medical plan?" then went on to select benefits from the list that they plan to add in the future, showing a number of employers are looking to expand their future benefit offerings for abortion services support.

Do you currently offer a travel benefit that covers services tied to other health conditions?

Half of employers (50.2%) do not currently offer a travel benefit that covers services tied to other health conditions.

Some significant differences include:

Company size

- Medium companies had highest "yes" response 58.7%, followed by large companies with 54.1%
- Small companies had the highest "no" response 59.8%

Region

- More companies in the West responded "yes" 54.8%
- Central Great Lakes region had the lowest responses for "yes" 32.7%

Industry

- Of industries with 20 or more responses, Information Technology had the highest response for "Yes" at 66.7%
- Of industries with 20 or more responses, Manufacturing had the highest response rate for "No" – 69.2%

Are there any disclosures or documentation for those who will be using the travel coverage benefit, notifying them of their risk that claim forms or other documents may be discoverable by a state Attorney General or other entity?

A majority of employers (62.4%) say there are disclosures or documentation for those who will be using the travel coverage benefit, notifying them of their risk.

Some significant differences include:

Company size

• All company sizes responded majority "yes" – small companies had the highest at 69.4%

Region

- All regions responded majority "yes" East had the highest at 80%
- Central Great Lakes region had the lowest responses for "yes" 32.7%

Are you using any other types of funding mechanisms, such as a lifestyle fund?

The majority of respondents (85.5%) are not using any other types of funding mechanisms, across all company sizes, industries and regions. Among the 7.7% of respondents who said yes, there were varying methods of funding mechanisms including HSA and lifestyle funds. 6.8% were not sure.

For cross-sectional data tables with breakdowns by industry, company size, and region, please <u>click</u> <u>here</u>.