

## Incorrectly Billed for an Abortion By California Health Insurance Plans

As of January 1, 2023, [SB 245](#) (Abortion Accessibility Act) went into effect. This law prohibits a California health care plan service plan or an individual or group policy or certificate of health insurance or student blanket disability insurance that is issued, amended, renewed, or delivered on or after January 1, 2023, from imposing a deductible, coinsurance, copayment, or any other cost-sharing requirement on coverage for all abortion and abortion-related services, as specified. In other words, no state health plan can impose copayments, deductibles, coinsurance, or any other type of cost-sharing on services related to abortion care.

More information can be found at the [California Abortion Access site](#).

**NOTE:** It is essential to check with your health care plan as some health care plans may be subject to exemptions (for example, self-funded plans, multi-state plans, grandfathered plans). You can find out what kind of plan you have by contacting the plan. Your insurance card typically has a phone number listed on the back to contact regarding coverage.

### **If you are billed by your California health insurance plan for an abortion, here are helpful steps:**

- **Immediately file a grievance/complaint with your health plan.**
  - Health plans are required by law to have a grievance/complaint process in place to resolve enrollee complaints within 30 days. You can file with your health plan by phone or by mail. You may also be able to file a complaint on your health plan's website. Search "Complaint" or "Grievance" in the search bar. Some health plans have you sign into your portal.
- **Health plan's have not covered your abortion or you have not received a decision, contact DMHC.**
  - Your health plan has 30 days to respond and resolve the issue. If 30 days have passed, You can contact DMHC via phone 1-888-466-2219, [online portal](#), via [mail, email or fax](#). There is also support in multiple languages.
- **If you need assistance:**
  - Contact the [Department of Managed Health Care](#) (DMHC) 1-888-466-2219 as DMHC is able to assist with locating your health plan's information or assistance getting the complaint paperwork.