

Questions and **Answers**

June 2013

Q. Why do we need this petition drive?

A. The federal health care reform bill (Affordable Care Act), enacted in March 2010, requires that insurance exchanges be available in all 50 states by 2014. The ACA contains a special provision allowing the states to exclude abortion as a covered benefit. To date, 21 states have passed such legislation. This petition drive will ask the state Legislature to prohibit abortion coverage in the exchange that will be accessed by Michigan residents.

Q. How can registered voters initiate legislation?

A. Michigan's Constitution allows the people to initiate legislation through a petition. The advantage of this approach is that the bill's language cannot be changed by the Michigan Legislature nor can it be vetoed by the executive branch.

Q. Will this law also stop private insurance from covering abortion?

A. Private health insurance plans will not include abortion unless the purchasers elect to pay for an optional rider that would include abortion coverage.

Q. How would my tax dollars fund abortion without this petition drive?

A. The federal health care reform law provides federal subsidies for millions of American families. Families with household incomes up to 400% of federal poverty level will be allowed to receive federal subsidies when purchasing a health care plan through the health care insurance exchanges. If Michigan doesn't opt-out, federal tax dollars will be allowed to subsidize the purchase of health care plans – which cover abortion.

Q. What about women whose lives are at risk?

A. This legislation allows insurance to cover the treatment of pregnant women who are experiencing physical conditions which threaten their lives, are experiencing a miscarriage or have ectopic pregnancies.

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