

Abortion and the ELCA Health Plan

In *ELCA – A Social Statement on: Abortion*, the church encourages those contemplating abortion to engage in moral deliberation through prayerful reflection, support, and counsel. As a ministry of the ELCA, Portico is guided by this social statement, relying on it as we strive to provide benefits consistent with the social statement and permitted under state and federal law.

ELCA Social Statement

Moral and ethical issues surrounding abortion procedures are matters of thoughtful discussion in the ELCA. The 1991 Churchwide Assembly adopted [*ELCA – A Social Statement on: Abortion*](#). The 1999 Churchwide Assembly voted to continue moral deliberation on abortion but declined to amend the social statement.

Portico encourages you to review this social statement to understand how it addresses the pastoral care, compassionate outreach, and life-sustaining assistance that are crucial in supporting those who bear children, as well as those who choose not to do so.

2022 Supreme Court Decision

Following the June 2022 Supreme Court decision in *Dobbs v. Jackson Women’s Health*, access to abortions is now in the control of state legislatures. Health care providers must comply with the law in whatever jurisdiction a patient seeks care, and the ELCA Health Plan, like virtually all health plans, processes health care claims according to coding provided by providers. This means, in effect, that the ELCA Health Plan covers a service only if the provider delivers that service in compliance with that state’s laws.

Contraceptive Coverage

“Prevention of unintended pregnancies is crucial in lessening the number of abortions.” *ELCA – A Social Statement on: Abortion*, p. 8.

Subject to the Affordable Care Act, the ELCA Health Plan covers FDA-approved contraceptive methods for women, including oral contraceptives, emergency contraceptives (also called “morning-after” pills), intrauterine devices (IUD), sterilization, and contraceptive counseling.

Abortion Coverage

“The Church recognizes that there can be sound reasons for ending a pregnancy through induced abortion,” *ELCA – A Social Statement on: Abortion*, p. 6.

The ELCA Health Plan covers procedures related to miscarriage and terminating a pregnancy. Because health care providers and the ELCA Health Plan must comply with the law in whatever jurisdiction a patient seeks care, abortions will be covered only if a member receives that care from a provider in a state where the abortion complies with that state’s laws.

“Late-term” abortions are not covered except when the life of the mother is threatened or when the fetus has lethal abnormalities indicating death is imminent. This limit is based upon general opinion in the medical community that improvements in neonatal care and advances in technology make it possible for a fetus to survive outside the womb later in gestation. The ELCA Church Council amended the health plan to exclude late-term abortions in 1997.

In August 2022, Portico, with approval from its Board of Trustees, expanded the ELCA Health Plan's provisions to provide coverage for drugs used to terminate pregnancy, effective Sept. 1, 2022. This change resulted from a plan review that identified medication abortion as a coverage gap; this coverage is consistent with the ELCA Social Statement.

You may be asked whether Portico provides travel benefits to help members obtain abortion services in other states. Portico does not provide coverage for travel expenses incurred while obtaining an abortion. We are monitoring the issue, including significant discussion in the legal community regarding the risks travel benefits may impose on a health plan, including tax qualification issues (if benefits are "illegal"), implications related to benefits under the Mental Health Parity Act, and criminal law risks.

For More Information

For information relating to the ELCA's social statements, [find them online](#) or contact the ELCA Office of the Secretary at **773.380.2800** or sec@elca.org.

Find details on benefits available under the ELCA Health Plan, visit [myPortico](#) and reference the ELCA Health Plan Summary Plan Description, or contact Portico Benefit Services at **800.352.2876** or mail@PorticoBenefits.org.

Plan member rights under the plans are governed by the plan documents, which are the full, legal descriptions of the plans. If any information herein is inconsistent with the corresponding plan document, the plan document and its related program or policy will control.