



Affinity Health Plan

Dedicated to Excellence

January 5, 2010

Catherine Abate
Chief Executive Officer
Community Health Care Network
79 Madison Avenue
New York, NY 10016

Dear Ms. Abate:

I am writing, as a health insurance executive, to share my concerns about the abortion provisions included in the Health Care Reform bills now being debated in Congress.

As you know, both the House and Senate versions have extremely restrictive abortion provisions. In an attempt to assure that abortion services are treated separate and apart from government-subsidized coverage, the Senate version would not only segregate abortion coverage from the broader benefit package, but would also require subscribers to pay separately for that abortion coverage. In essence, this means that insurers would have to offer a single benefit product....not a rider to a comprehensive policy, but a totally separate policy for that one benefit.

On the surface, this may not appear complicated. In reality, however, the costs of developing the separate policy, marketing it, enrolling applicants, billing for the separate premium and administering the benefit would surely outweigh the premium revenue generated by that one benefit. One needs to question whether any insurers will be willing and able to offer abortion coverage under these circumstances. Although not outright banning abortion coverage, the Senate provision would thus effectively eliminate the availability of such coverage. ←

The problem faced by insurers is just one of many concerns raised by the abortion provisions.

Sincerely,

Maura Bluestone
President and CEO