

Dear Governor Murphy, Senate President Sweeney, and Assembly Speaker Coughlin:

As the U.S. Supreme Court is poised to overturn, or severely weaken *Roe v. Wade*, a bill to protect and expand access to abortion care for all New Jerseyans, the Reproductive Freedom Act-RFA (S3030/A4848), has been stalled in the Legislature for over 14 months. At its core, **the RFA is about racial justice and equity**: it removes financial barriers to reproductive health care, which impact Black, brown, immigrant, low income, and LGBTQ+ New Jerseyans disproportionately. Financial barriers to health care are rooted in white supremacy and perpetuate racial and economic inequities. A bill that falls short of addressing these barriers is explicitly and actively excluding the most vulnerable communities in New Jersey. Lawmakers must ensure that all people who can become pregnant have access to affordable abortion care, regardless of income or immigration status.

The undersigned national organizations call on the New Jersey Legislature to pass and Governor Murphy to sign the RFA that not only declares the fundamental right to abortion and reproductive autonomy, but ensures New Jerseyans have the insurance coverage and resources to make decisions about their health and lives with dignity and economic security. The RFA also mandates insurance coverage for abortion care, eliminates out of pocket costs (including deductibles, co-insurance and copays), and provides coverage for abortion for communities who are ineligible for health insurance due to their immigration status. These provisions are fundamental to ensuring that New Jerseyans who are working to make ends meet and undocumented communities have true and meaningful access to abortion care.

In New Jersey, most private insurance plans cover abortion services. However, under private insurance plans, the out-of-pocket costs, including coinsurance, deductibles and/or co-payments, can be too high for patients to afford. Thus, many people seeking abortion care in New Jersey must pay out of pocket for abortion care, whether they have access to insurance or not. For people who are low-income, these out-of-pocket costs, despite having health insurance, prove to be the barriers that prevent them from accessing the care they need. For this reason, any **abortion bill that advances must not only mandate that insurance plans cover abortion but must also ensure they do so at no cost to the patient.**

Access to health care is a fundamental human right, yet undocumented community members face insurmountable barriers in accessing necessary health care services, including abortion and other reproductive health care. For undocumented people, many factors stand in the way of health care. While Medicaid in New Jersey explicitly covers abortion services, federal law makes undocumented people ineligible for Medicaid coverage. Moreover, these community members cannot access health insurance through private plans, and they reasonably fear accessing services because of harmful anti-immigrant policies and other financial barriers exacerbated by economic inequities. The FY 2022 budget includes improved resources for the Reproductive Health Fund to cover contraception and prenatal care for New Jerseyans who are not currently eligible for Medicaid coverage due to their immigration status. The RFA ensures that abortion care is also covered by the fund. Studies show that when we invest in care, it saves money and improves health outcomes. **New Jersey must do better and protect undocumented community members in accessing this fundamental health care.**

With the national threats to abortion access imminent, New Jersey must stand up for all its residents by passing and signing the RFA to ensure equitable access to abortion care. We've long known that *Roe* is the floor, not the ceiling. The time for bold action is now.

All* Above All
American Atheists
American Civil Liberties Union
Catholics For Choice
Center for Reproductive Rights
If/When/How: Lawyering for Reproductive Justice
In Our Own Voice: National Black Women's Reproductive Justice Agenda
NARAL Pro-Choice America
National Asian Pacific American Women's Forum
National Council of Jewish Women
National Health Law Program
National Institute for Reproductive Health
National Latina Institute for Reproductive Justice
National Women's Law Center
Physicians for Reproductive Health
Planned Parenthood Federation of America
Reproductive Health Access Project