

## Abortion

Also known as	<div>1. Elective abortion</div> <div>2. Medically necessary abortion</div>								
Description	<div>An abortion is a procedure to end a pregnancy. It uses medicine or surgery to remove a live embryo or fetus and placenta from the uterus.</div> <div><div><div>• <b>Elective abortion</b> - voluntary termination of pregnancy.</div><div>• <b>Medically necessary abortion</b> - termination of pregnancy to protect the life of the pregnant person.</div></div></div>								
See also	<div>Similar, related, or easily confused documents.</div> <div><div><div>• <a href="#">Abortion Pill</a> - Drugs are used to induce a non-surgical abortion.</div><div>• <a href="#">Dilation and Curettage</a> - A surgical procedure where the cervix is expanded (dilation) so the uterus can be scraped (curettage).</div><div>• <a href="#">Fetal Reduction</a> - Procedure used to reduce the number of fetuses in a pregnant person who is carrying multiple fetuses (usually to two). The procedure can be done for both medical and non-medical reasons.</div><div>• <a href="#">Miscarriage</a> - Loss of pregnancy from natural causes before the 20th week of pregnancy.</div><div>• <a href="#">Morning After Pill</a> - FDA approved emergency contraceptives that are to be used in the event of unprotected intercourse or contraception failure.</div></div></div>								
Table of Contents	<div>The following topics are included in this document:</div> <div><div><div>• <a href="#">Commercial</a></div><div>• <a href="#">Government Programs</a></div><div>• <a href="#">Individual and Family Business (IFB)</a></div></div></div>								
Document history	<div>The document history for the past 12 months is outlined below.</div> <table><tr><th>Date</th><th>Description</th></tr><tr><td>5.14.24</td><td><i>See also</i> – Added Dilation and Curettage.</td></tr><tr><td>4.11.24</td><td>Refreshed for age.</td></tr><tr><td>4.8.24</td><td>Updated to new template.</td></tr></table>	Date	Description	5.14.24	<i>See also</i> – Added Dilation and Curettage.	4.11.24	Refreshed for age.	4.8.24	Updated to new template.
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Commercial

Introduction

This section applies to all Commercial brands: Dean Health Plan (DHP), Mayo Medical Plan (MMP), Medica (including MHPS), and Prevea360.

Miscarriage

A missed or spontaneous abortion is a miscarriage. Refer to [Miscarriage](#).

Benefits (all except MMP)

Refer to the table below.

Product	Benefit
Accountable Care Organization (ACO) plans	<ul style="list-style-type: none"><li>• Check Plan document to determine coverage.<ul style="list-style-type: none"><li>– <b>Exclusions:</b> Groups may exclude coverage. Check the <i>Exclusions</i> before quoting benefits.</li><li>– Even if abortions are excluded, <a href="#">medically necessary abortions</a> are covered.</li></ul></li><li>• If eligible, quote surgical benefits. Also quote physician, hospital, and anesthesia benefits.</li><li>• <b>Clinic POS:</b> An office visit charge may apply. Quote office visit benefits.</li><li>• ACO members have access to the Medica Choice network without a referral for abortion services.<ul style="list-style-type: none"><li>– Check <a href="#">providers</a> below for known providers.</li></ul></li></ul>
Elect/Essential plans	<ul style="list-style-type: none"><li>• Check Plan document to determine coverage.<ul style="list-style-type: none"><li>– <b>Exclusions:</b> Groups may exclude coverage. Check the <i>Exclusions</i> before quoting benefits.</li><li>– Even if abortions are excluded, <a href="#">medically necessary abortions</a> are covered.</li></ul></li><li>• If eligible, quote surgical benefits. Also quote physician, hospital, and anesthesia benefits.</li><li>• <b>Clinic POS:</b> An office visit charge may apply. Quote office visit benefits.</li><li>• Elect/Essential members have open access to the Medica Choice network without a referral for abortion services.<ul style="list-style-type: none"><li>– This includes a consult prior to the abortion; a CPE is needed to pay INN (level 5) office visit benefits.</li><li>– If seeking abortion services outside the care system without a referral, any other procedures performed before (such as ultrasounds or lab testing; anything other than the consultation) and follow up appointments will process towards out-of-network (OON) and cannot be changed with a CPE.</li><li>– Check <a href="#">providers</a> below for known providers.</li></ul></li></ul>
Fully Insured MN and SD Plans	<ul style="list-style-type: none"><li>• Covers all types of abortions; the group has choice to exclude elective abortions.</li><li>• Check Plan document to determine coverage.<ul style="list-style-type: none"><li>– <b>Exclusions:</b> Groups may exclude coverage. Check the <i>Exclusions</i> before quoting benefits.</li><li>– Even if abortions are excluded, <a href="#">medically necessary abortions</a> are covered.</li></ul></li><li>• If eligible, quote surgical benefits. Also quote physician, hospital, and anesthesia benefits.</li><li>• <b>Clinic POS:</b> An office visit charge may apply. Quote office visit benefits.</li><li>• Check <a href="#">providers</a> below for known providers.</li></ul>
Fully Insured ND and WI Plans	<ul style="list-style-type: none"><li>• No coverage for elective abortions.</li><li>• Coverage for <a href="#">medically necessary abortions</a>.</li><li>• Check <a href="#">providers</a> below for known providers.</li></ul>
Self-Insured Plans	<ul style="list-style-type: none"><li>• Check Plan document to determine coverage.<ul style="list-style-type: none"><li>– <b>Exclusions:</b> Groups may exclude coverage. Check the <i>Exclusions</i> before quoting benefits.</li><li>– Even if abortions are excluded, <a href="#">medically necessary abortions</a> are covered.</li></ul></li><li>• If eligible, quote surgical benefits. Also quote physician, hospital, and anesthesia benefits.</li><li>• <b>Clinic POS:</b> An office visit charge may apply. Quote office visit benefits.</li><li>• Check <a href="#">providers</a> below for known providers.</li></ul>

Mayo Medical Plan (MMP)

Check Plan document to determine coverage.

- **Exclusions:** Groups may exclude coverage. Check the *Exclusions* before quoting benefits.
- Even if abortions are excluded, [medically necessary abortions](#) are covered.
- If eligible, quote surgical benefits. Also quote physician, hospital, and anesthesia benefits.
- **Clinic POS:** An office visit charge may apply. Quote office visit benefits.

Continued on next page

Medically necessary abortions	<p>Medically necessary abortions are eligible for coverage if the life or health of the pregnant person is in danger.</p> <ul style="list-style-type: none"><li>• Quote surgical benefits. Also quote physician, hospital, and anesthesia benefits.</li><li>• <b>Clinic POS:</b> An office visit charge may apply. Quote office visit benefits.</li><li>• <b>Claim processing:</b> Claims may deny if abortions are excluded. The claim system is set up to deny coverage because there are not separate codes for elective vs medically necessary abortions. A clinical review is needed when the claim is disputed.<ul style="list-style-type: none"><li>– To initiate a clinical review, the member (or provider) must submit an appeal including clinical records. Health Management will review the appeal and records to determine if the abortion is covered under the terms of the plan.</li></ul></li></ul>								
Providers	<p>To our knowledge, Planned Parenthood, Meadowbrook Women’s Clinic, Children’s Clinics, and Midwest Health Center for Women have physicians who can provide abortion services.</p> <ul style="list-style-type: none"><li>• The member’s provider may be able to suggest other options.</li><li>• Confirm the provider’s network status.<ul style="list-style-type: none"><li>– <b>ACO and Elect/Essential:</b> For <a href="#">ACO</a> and <a href="#">Elect/Essential</a> members, use the Medica Choice Network to confirm provider status.</li></ul></li></ul>								
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Government Programs

Introduction	This section applies to all Medicaid and Medicare products.				
AccessAbility (SNBC),  Minnesota Senior Care Plus (MSC+)	<p><a href="#">Medicaid only groups</a>:</p> <ul style="list-style-type: none"><li>Refer to <a href="#">Medicaid</a> below.</li></ul> <p><a href="#">Medicare eligible groups</a>:</p> <ul style="list-style-type: none"><li>Not covered (see <a href="#">exception</a> below).</li><li><b>P-A-R and interpreter services:</b> May still be covered. See <a href="#">P-A-R and interpreter services</a> below.</li><li>Follows Medicare guidelines.</li><li>Medicare is the primary payer.</li><li>If no Medicare eligibility, Medicaid applies. Refer to <a href="#">Medicaid</a> below.</li></ul>				
AccessAbility Enhanced (SNBC SNP)  DUAL (MSHO)	<p>Not covered (see <a href="#">exception</a> below).</p> <ul style="list-style-type: none"><li>Medica is the only payer.</li><li><b>P-A-R and interpreter services:</b> May still be covered. See <a href="#">P-A-R and interpreter services</a> below.</li></ul>				
Cost (Prime)	<p>Not covered (see <a href="#">exception</a> below).</p> <ul style="list-style-type: none"><li>Follows Medicare guidelines.</li></ul>				
Med Advantage	<p>Not covered (see <a href="#">exception</a> below).</p> <ul style="list-style-type: none"><li>Follows Medicare guidelines.</li><li>Medica is the only payer.</li></ul>				
Med Supp (Select, Signature)	<p>Not covered (see <a href="#">exception</a> below).</p> <ul style="list-style-type: none"><li>Follows Medicare guidelines.</li><li>Medicare supplement.</li><li>Medicare is the primary payer.</li></ul>				
Medicaid	<p>Abortions are not paid by the Health Plan. Refer members to:</p> <ul style="list-style-type: none"><li>Minnesota Health Care Programs Member Helpdesk<ul style="list-style-type: none"><li>– 651-431-2670</li><li>– 800-657-3739</li></ul></li><li><b>P-A-R and interpreter services:</b> May still be covered. See <a href="#">P-A-R and interpreter services</a> below</li></ul>				
P-A-R and interpreter services	<p>Although abortions are not paid by the health plan, transportation (P-A-R) and interpreter services for members receiving an abortion are covered following products:</p> <ul style="list-style-type: none"><li>AccessAbility (SNBC)</li><li>AccessAbility Enhanced (SNBC SNP)</li><li>DUAL (MSHO)</li><li>Medicaid - PMAP</li><li>Medicaid MNCare</li><li>Minnesota Senior Care Plus (MSC+)</li></ul>				
Exception	<p>Indications and Limitations of Coverage (CIM 35-99)</p> <ul style="list-style-type: none"><li>Abortions are not covered Medicare procedures except:<ul style="list-style-type: none"><li>– If the pregnancy is the result of an act of rape or incest, or</li><li>– In the case where a pregnant person suffers from a physical disorder, physical injury, or physical illness, including a life-endangering physical condition caused by or arising from the pregnancy itself that would, as certified by a physician, place the pregnant person in danger of death unless an abortion is performed.</li></ul></li><li><b>Note:</b> This may not be an exhaustive list of all applicable Medicare benefit categories for this item or service.</li></ul>				
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Individual and Family Business (IFB)

Introduction	<p>This section applies to all Individual and Family Business (IFB) brands: Dean Health Plan (DHP), Medica, Medica (formerly WellFirst), and Prevea360.</p>						
Miscarriage	<p>A missed or spontaneous abortion is a miscarriage. Refer to <a href="#">Miscarriage</a>.</p>						
Benefits	<p>Refer to the table below.</p> <table><tr><th>Product</th><th>Benefit</th></tr><tr><td>IA and WI plans only</td><td><ul style="list-style-type: none"><li>No coverage for abortions EXCEPT in the case of rape or incest OR if medically necessary to protect the life of the pregnant person.</li><li>For benefits, refer to <a href="#">Iowa and Wisconsin</a> below.</li></ul></td></tr><tr><td>All other IFB plans</td><td><ul style="list-style-type: none"><li>No coverage for elective abortions.</li><li>Coverage for <a href="#">medically necessary abortions</a> to protect the life of the pregnant person.</li></ul></td></tr></table>	Product	Benefit	IA and WI plans only	<ul style="list-style-type: none"><li>No coverage for abortions EXCEPT in the case of rape or incest OR if medically necessary to protect the life of the pregnant person.</li><li>For benefits, refer to <a href="#">Iowa and Wisconsin</a> below.</li></ul>	All other IFB plans	<ul style="list-style-type: none"><li>No coverage for elective abortions.</li><li>Coverage for <a href="#">medically necessary abortions</a> to protect the life of the pregnant person.</li></ul>
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All other IFB plans	<ul style="list-style-type: none"><li>No coverage for elective abortions.</li><li>Coverage for <a href="#">medically necessary abortions</a> to protect the life of the pregnant person.</li></ul>						
Iowa and Wisconsin	<p>When eligible, quote surgical benefits. Also quote physician, hospital, and anesthesia benefits.</p> <ul style="list-style-type: none"><li><b>Clinic place of service:</b> An office visit charge may apply. Quote office visit benefits.</li><li><b>Claim processing:</b> Claims may deny if the claim system is unable to determine the reason behind the abortion. A clinical review is needed when the claim is disputed.<ul style="list-style-type: none"><li>To initiate a clinical review, the member (or provider) must submit an appeal including clinical records. Health Management will review the appeal and records to determine if the abortion is covered under the terms of the plan.</li></ul></li><li>Abortions NOT necessary to protect the life of the pregnant person or related to rape or incest are not covered.</li></ul>						
All other IFB plans - medically necessary abortions	<p>When eligible, quote surgical benefits. Also quote physician, hospital, and anesthesia benefits.</p> <ul style="list-style-type: none"><li><b>Clinic place of service:</b> An office visit charge may apply. Quote office visit benefits.</li><li><b>Claim processing:</b> Claims may deny if the claim system is unable to determine the reason behind the abortion. A clinical review is needed when the claim is disputed.<ul style="list-style-type: none"><li>To initiate a clinical review, the member (or provider) must submit an appeal including clinical records. Health Management will review the appeal and records to determine if the abortion is covered under the terms of the plan.</li></ul></li></ul>						
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