



More employers to offer travel benefits for abortion services post Dobbs



Most employers expect to continue to cover abortion services in states where permitted by law

Expected coverage of abortion services by 2023

	Medically necessary abortions	Elective abortions
Employers with self-insured plans	97%	82%
Employers with fully insured plans	99%	93%

64%

will limit expenses to IRS tax-free amounts

Half of employers offer or plan to offer travel benefits for elective and medically necessary abortions

In place in 2022

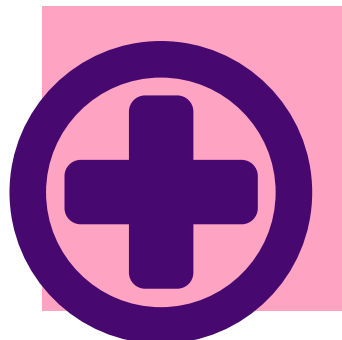
35%

Planning for 2023

16%

Considering

21%



Enhanced travel benefits due to Dobbs ruling

44% of employers that currently offer or plan to offer travel benefits for abortion services or any other medical procedures have enhanced those benefits

46% planning or considering

Most plans place limits on abortion-related travel benefits

Companies that offer or plan to offer travel benefits for abortion services have or expect to put in place the following limits:

	In place in 2022	Planning/ Considering
Annual limit	43%	22%
Lifetime limit	28%	20%
Limit per occurrence	20%	19%

Actions to take now



Consider whether your organization should add or enhance travel benefits to cover services not available locally.



Determine if travel benefits will be covered under your employer-sponsored health plan. Because fully insured plans are subject to state laws that may limit abortion services, employers with these plans may want to consider other options, such as health reimbursement arrangements (HRAs), to cover travel benefits.



Clearly define services provided under the travel benefit and specify financial limits.



If offering travel benefits under a group health plan, consider compliance requirements, including those related to mental health parity as well as employee privacy and confidentiality.



Evaluate and assess your carrier options with legal counsel to determine what approach would be best to ensure a positive employee experience.



Review impact and options for employees who are not covered by your health plan today (i.e., part time/not eligible).



Determine or reconsider reproductive health benefits in conjunction with legal counsel.



Determine if and what type of employee communication is necessary.

About the survey: A total of 305 U.S. employers participated in the 2022 Post Dobbs Decision Survey, which was conducted in August 2022. Respondents employ 4 million workers. Over half of respondents (55%) have self-insured health plans only, while 9% have fully insured health plans only. The remaining respondents have both plans.

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