



Tony Evers, Governor of Wisconsin  
Nathan Houdek, Commissioner of Insurance

July 14, 2025

Mr. Cyrus Anderson  
Senate Chief Clerk  
State Capitol  
P.O. Box 7882  
Madison, WI 53707

Mr. Ted Blazel  
Assembly Chief Clerk  
17 West Main Street  
Room 401  
Madison, WI 53703

**Re: Social and Financial Impact Report—2025 Assembly Bill 355—relating to right to bodily autonomy, elimination of certain abortion-related regulations, and coverage of abortion under certain health care coverage plans.**

Dear Chief Clerks Anderson and Blazel:

Pursuant to Wis. Stat. § 601.423, the Office of the Commissioner of Insurance (OCI) is submitting a social and financial impact report on 2025 Assembly Bill 355 relating to the right to bodily autonomy, elimination of certain abortion-related regulations, and coverage of abortion under certain health care coverage plans.

**Coverage of Abortion**

OCI has determined that 2025 Assembly Bill 355 requires a social and financial impact report for the following reasons:

1. The provision requires coverage of a particular treatment, equipment, or drug.
2. Requires a particular benefit design or imposes conditions on cost-sharing under an insurance policy, plan, or contract for the treatment of a particular disease, condition, or other health care need, for a particular type of health care treatment or service, or for the provision of equipment, supplies, or drugs used in connection with a health care treatment or service.

**Social Impact**

Under current law, the state is required to offer all its employees at least two health care coverage plans. Further, under current law, certain employers, including counties, villages, towns, school districts, and other governmental units or instrumentalities other than the state may offer all of their employees a health care coverage plan through a program offered by the Group Insurance Board. Current law prohibits these plans from providing coverage for abortion or services the funding for which is ineligible under current law. This bill repeals these restrictions and instead requires coverage of abortion and any other medical services necessary to provide abortion under these health coverage plans if the health care coverage plan provides maternity coverage. Additionally, the bill eliminates the prohibition on coverage of abortions by qualified health plans offered through the individual health insurance exchange in Wisconsin.

According to the Kaiser Family Foundation<sup>1</sup> eight states have no coverage limitations, not limiting coverage of abortion in the private insurance market or the state's Marketplace and permitting the use of Medicaid funds to pay for abortions in circumstances outside the Hyde Amendment. Twelve states require abortion coverage in Medicaid, private insurance, and individual health insurance exchange plans. These states require all fully insured group plans and individual plans to include abortion coverage.

### **Financial Impact**

OCI is unable to determine what financial impact, if any, the proposed health insurance coverage mandate may have on private insurers in Wisconsin. OCI is unable to determine the extent to which this additional requirement could impact claim frequency or premium costs.

Self-funded health insurance plans would not be affected by this proposal.

Please contact Sarah Smith at (608) 267-9460 or [Sarah.Smith2@wisconsin.gov](mailto:Sarah.Smith2@wisconsin.gov) if you have any questions.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Nathan Houdek', written in a cursive style.

Nathan Houdek  
Commissioner

Cc: The Honorable Tony Evers, Governor of Wisconsin

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<sup>1</sup> KFF, Interactive: How State Policies Shape Access to Abortion Coverage, Jan. 8, 2025, [www.kff.org/womens-health-policy/issue-brief/interactive-how-state-policies-shape-access-to-abortion-coverage/](http://www.kff.org/womens-health-policy/issue-brief/interactive-how-state-policies-shape-access-to-abortion-coverage/)