BULLETIN 2024-07

To: Commercial Health Insurers, Health Maintenance Organizations, and Blue Cross and Blue Shield of Massachusetts, Inc.

From: Kevin Beagan, Acting Commissioner of Insurance

Date: June 24, 2024

Re: Executive Order Number 633 - Abortion, Abortion-Related Care and Medication Abortion Services

The Division of Insurance (“Division”) issues this Bulletin 2024-07 to Commercial Health Insurers, Health Maintenance Organizations and Blue Cross and Blue Shield of Massachusetts, Inc. (“Carriers”) to identify the Division’s expectations regarding Carriers’ requirements to provide coverage for abortion, abortion-related care, and medication abortion services. This Bulletin is issued pursuant to Governor Healey’s Executive Order Number 633, Protecting Access to Emergency Abortion Care in Massachusetts, and it reaffirms the guidance provided in Bulletin 2023-01, Abortion and Abortion Related Care, and Bulletin 2023-10, Executive Order No 609 – Protecting Access to Medication Abortion Services in the Commonwealth, regarding abortion, abortion-related care, and medication abortion services.

Abortion and Abortion-Related Care
As set forth in Bulletin 2023-01, under Massachusetts law, insured health plans that are delivered, issued, or renewed in Massachusetts are required to cover all abortion and abortion-related care when provided to persons covered under the insured health plan, including subscribers, spouses, and any covered dependents.

Medication Abortion Services
As set forth in Bulletin 2023-10, all insured health plans issued or renewed in the Commonwealth should continue to provide coverage for the prescribing, dispensing, and administration of mifepristone and misoprostol in Massachusetts. The Division expects that all Carriers offering insured health plans will be clear in communications to providers and covered persons that their insured health plans include coverage
for the prescribing, dispensing, and administration of mifepristone with misoprostol, or misoprostol alone, without the application of any cost-sharing, except as specified by the 2022 Shield Law and referenced in Bulletin 2023-01.

**Carriers Acting as Administrators**

When Carriers are acting as administrators for employment-sponsored non-insured health benefit plans, the Division expects Carriers to encourage plan sponsors to take steps that are consistent with the provisions of Bulletins 2023-01 and 2023-10.