
**RESOURCE GUIDE FOR NEW YORK STATE
ABORTION PROVIDERS:
HELPING LOW-INCOME WOMEN PAY FOR
ABORTIONS IN NEW YORK STATE**

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The **National Institute for Reproductive Health** is an innovation institute for state and local organizations working on reproductive health issues. The National Institute offers strategic guidance, hands-on support and funding to help state and local leaders remove barriers to health care, win public battles and change public policies. Together, we are helping women in communities all across the country gain access to the full range of quality reproductive health care options, the freedom to exercise their reproductive rights and the opportunity to have healthy pregnancies.

NARAL Pro-Choice New York, the New York State Affiliate of Pro-Choice America, works to protect safe, legal abortion and expand the full range of reproductive rights for women regardless of age, race or income. NARAL Pro-Choice New York has been in existence for over 30 years and has established vital connections working with legislators, health care and advocacy groups, and women's organizations, providing the organization with the influence and tools necessary to do effective educational and lobbying work, particularly around reproductive rights and contraceptive coverage.

The **Low-Income Access Program** seeks to ensure that all women have the health care coverage and access necessary to obtain needed reproductive health care, including abortion, emergency contraception, birth control, family planning services, and pregnancy services. The program is dedicated to working with local, state, and national advocates to expand and ensure access to reproductive health care for all women who face financial barriers.

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Despite having legal access, low-income women still face many barriers when trying to obtain an abortion. Many of these barriers are financial and can be addressed if women are directed to the appropriate resources. This guide is intended to help abortion provider staff in New York State assist low-income women in accessing these resources. As providers and clinic staff have many demands on their time, this guide provides practical information that can be given easily to women to aid them in their specific situation. For ease of use, the guide is broken into three sections:

1) women eligible for public insurance, 2) women not eligible for public insurance, 3) and additional resources for all women. This information is also available online at http://www.nirhealth.org/sections/ourprograms/ourprograms_lowincome_access.asp, and will be updated on a regular basis.

If for any reason you feel you cannot help a woman, please refer her to <http://www.bookofchoices.org> so she can further explore her available options and potential resources. The Book of Choices website is an online resource set up to help women in New York State facing unplanned pregnancy, including information about abortion, adoption, parenting, and contraception.

FOR WOMEN ELIGIBLE FOR PUBLIC HEALTH INSURANCE

New York State Medicaid: Quick Facts Every Provider Should Know

- In New York State, Medicaid covers all medically-necessary abortions. Medical necessity is determined at the physician’s discretion. This is true whether the patient is enrolled in a Medicaid managed care plan, or simply has a Medicaid benefit card.
 - If a woman is enrolled in a Medicaid managed care plan and that plan does not cover abortion, such as Fidelis or Center Care, she must present her Medicaid benefit card to an abortion provider who accepts Medicaid to obtain services. She does not need a referral, and does not need to stay “in-network.”
- Medicaid covers “medically-necessary” abortions up to 24 weeks gestation — the legal limit in New York State.
- There are no limits on the number of times a woman on Medicaid can obtain abortion services in a calendar year.
- There are no co-pays for abortion services.
- A minor is entitled to confidential reproductive health services, including abortion. There are no age restrictions or parental consent rules for minors to have an abortion in New York State, including minors enrolled in Medicaid.
- Medicaid covers both surgical and medical abortions.
- Women are eligible for certain public health insurance programs regardless of their immigration status. In order to qualify for Medicaid, a woman must be a citizen, national, Native American, or immigrant with satisfactory immigration status. However, if a woman has applied for permanent residency she may also be eligible for Medicaid. In addition, even if a woman does not meet immigration requirements for Medicaid, she is still eligible for other public health insurance programs including the Prenatal Care Assistance Program and Child Health Plus B (CHP B). Please see below for more details.

Other Public Health Insurance Plans in New York State that Cover Abortion:

- **Family Health Plus (FHP)** provides low-cost health care coverage to adults

between the ages of 19 and 64 who do not have health insurance, and whose incomes are too high to qualify for Medicaid. This program offers comprehensive reproductive health care benefits, including birth control, abortion and prenatal care services. *However, if a woman has care through a Catholic Managed Care Plan, including Fidelis or CenterCare, they cannot access abortion directly through their plan. Instead, the woman must use her Medicaid card to obtain abortion services and billing should be done through Medicaid.* Citizenship or legal immigration status is required for eligibility. FHP provides comprehensive coverage and is administered through several managed care plans throughout the state. For more information call 1-877-934-7587 or visit <http://www.health.state.ny.us/nysdoh/fhplus/index.htm>.

- **Child Health Plus A (CHP A)** is a Medicaid program that provides free or low-cost health care to children and young adults up to the age of 19 who meet certain income requirements. Child Health Plus A offers comprehensive healthcare benefits, including pre-natal care, birth control and abortion services. In New York State, minors (under the age of 18) do not need their parents' permission to obtain birth control and abortion services. Citizenship or legal immigration status is required for eligibility.
- For more information call the Child Health Plus Hotline at 1-800-698-4543 or visit <http://www.nyhealth.gov/nysdoh/chplus/index.htm>.
- **Child Health Plus B (CHP B)** provides free or low-cost health care to children and young adults up to the age of 19 who meet certain income requirements. All children are eligible regardless of their citizenship/immigration status. Child Health Plus B offers comprehensive healthcare benefits, including prenatal care, birth control and abortion services. *However, if a young woman has care through a Catholic Managed Care Plan, including Fidelis or CenterCare, they cannot access abortion directly through their plan. Instead, they must obtain services utilizing the specific Managed Care Plan that has been designated in that area. Within New York City, young women will need to obtain abortion coverage utilizing the HealthFirst plan. Within Long Island, Westchester, and Rockland Counties, the Affinity plan should be billed. Within the rest of the state, GHI should be billed.* In New York State, minors (under the age of 18) do not need their parents' permission to obtain birth control and abortion

services. For more information, see the resources listed above for Child Health Plus A.

- **Prenatal Care Assistance Program (PCAP)** provides prenatal, labor and delivery, and post-partum services to pregnant women who meet certain income requirements and are not otherwise eligible for Medicaid benefits. Women and adolescents are eligible regardless of their citizenship/immigration status. PCAP also pays for abortions for women whose incomes are up to 100% of the federal poverty level (FPL). Pregnant women and adolescents can apply as their own independent household and they will be counted as a household of two. For more information call 1-800-522-5006 or visit <http://www.nyhealth.gov/nysdoh/pcap/index.htm>.

Medicaid/Public Health Insurance Resources for Providers

For more information on Medicaid coverage of abortion, check out these helpful resources:

- NYC Managed Care Consumer Assistance Program:
<http://www.nycmccap.org> or call 1-212-614-5400
 - The Advocate's Guide to Managed Health Care:
<http://www.nycmccap.org/guide/index.html>
 - Family Planning Chapter:
<http://www.nycmccap.org/guide/chap05f.html>
- Technical Assistance for providers accepting Medicaid:
<http://www.emedny.org/>
 - Physician Manual for Medicaid:
http://www.emedny.org/ProviderManuals/Physician/PDFS/Physician_Manual_Policy_Guidelines.pdf
 - Medicaid Eligibility Verification System (MEVS) allows providers to check the eligibility status of a patient before rendering services to help reduce pending or denied Medicaid claims:
http://www.emedny.org/ProviderManuals/AllProviders/MEVS/MEVS_Provider_Manual/1_19/MEVS%20Provider%20Manual.htm

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- Medicaid Update Newsletter is a monthly publication of the New York State Department of Health that addresses recent issues and changes in Medicaid coverage:
http://www.health.state.ny.us/health_care/medicaid/program/update/main.htm
 - New York State's Operational Protocol for the Partnership Plan (more information on Medicaid managed care plans and reproductive health services): http://www.nyhealth.gov/health_care/managed_care/partner/operatio/docs/chapter_7.pdf
 - NYCLU Public Health Insurance Options and Reproductive Health for Teens in New York: http://www.nyclu.org/files/rrp_teen_public_health_insurance_factsheet_082007.pdf
 - Information on Medicaid coverage of medical abortions:
 - Medicaid Update Newsletter addressing medical abortion coverage: http://www.health.state.ny.us/health_care/medicaid/program/update/2001/jan2001.htm#med
 - The manufacturers of Mifeprex (the brand name of the drug Mifepristone that is used for medical abortion in the United States) lists reimbursement rates for various public and private health insurance plans by state: http://mifeprex.com/hcp_reimburse.php3
 - Recent Information Letter from the NYS Department of Health clarifying Department policy regarding Medicaid coverage for immigrant women: http://www.health.state.ny.us/health_care/medicaid/publications/docs/inf/08inf-4.pdf
 - New York Immigration Coalition's "Frequently Asked Questions About Immigrant Eligibility for Public Health Insurance":
<http://www.thenyic.org/templates/documentFinder.asp?did=151>

Presumptive eligibility resources:

PRESUMPTIVE ELIGIBILITY FOR PCAP

Many women may be eligible for Medicaid or other public health insurance programs, but are not currently enrolled. In New York State, an eligible woman can obtain what is known as “presumptive eligibility” for the Prenatal Care Assistance Program (PCAP) which allows her to access medical services, including abortion, in a timely manner. Presumptive eligibility allows a woman to receive services immediately for up to a certain number of days from the date she applied. With PCAP, she will receive services for up to 45 days. However, getting presumptive eligibility does not mean that a woman has been approved for the health care program. Approval depends upon the results of the full application process and review.

- For a list of PCAP providers throughout the state, go to <http://www.health.state.ny.us/nysdoh/perinatal/en/pcapprov.htm> or call the Growing Up Healthy Hotline at: 1-800-522-5006. Local Medicaid offices can also provide presumptive eligibility screening for the PCAP program.
 - Outside of New York City, a woman can go to her local Department of Social Services (DSS) to enroll in Medicaid or apply for PCAP. For a list of local DSS locations go to http://www.health.state.ny.us/health_care/medicaid/ldss.htm
 - In New York City Medicaid is administered through the Human Resources Administration. They can be reached by telephone at 1-718-557-1399 or toll free at 1-877-472-8411. For a list of Medicaid offices in NYC go to http://www.nyc.gov/html/hra/downloads/pdf/medicaid_offices.pdf.
- For a chart of Medicaid annual and monthly income eligibility levels for pregnant women and children see the New York State Department of Health website: <http://www.health.state.ny.us/nysdoh/perinatal/en/income>
- For questions on presumptive eligibility for clients who live outside of New York City, contact the local DSS (see above link for a list). For questions regarding clients who live in New York City, call HRA/Medical Assistance

Program (MAP), Office of Eligibility Information Services at 1-212-273-0047.

- To learn more about how presumptive eligibility works, an online training is offered at <http://www.bsc-cdhs.org/qpt/>. Although this training is intended for providers who are trying to become Qualified Providers (those who can offer presumptive eligibility for PCAP), it provides useful information for anyone wishing to gain a better understanding of how presumptive eligibility works.

Facilitated enrollment resources:

FACILITATED ENROLLMENT

Help is also available for women to apply for many of the New York State public insurance programs including Medicaid, PCAP, Family Health Plus and Child Health Plus through facilitated enrollment programs. Facilitated enrollers will help women fill out paperwork completely and correctly and aid them through the entire application process.

- For a list of facilitated enrollment programs in New York City, refer to pages 5-8 of the NYC Managed Care Consumer Assistance Program's guide to affordable health insurance at: http://www.nycmccap.org/pdf/affordable_insurance.pdf or go to the Office of Citywide Health Insurance Access at http://www.nyc.gov/html/hia/html/public_insurance/enroll.shtml.
- A list of statewide places that provide facilitated enrollment can also be found on the Child Health Plus website at http://www.health.state.ny.us/nysdoh/chplus/where_do_i_apply.htm.
- The Child Health Plus Hotline can also direct clients to the nearest facilitated enroller at 1-800-698-4543.

FOR WOMEN NOT ELIGIBLE FOR PUBLIC INSURANCE

If women are uninsured and don't qualify for public health insurance, there are still resources available that can help them pay for an abortion. Abortion funds provide assistance for women facing financial barriers to abortion. There are over 104 abortion funds across the country, and the National Network of Abortion Funds provides a helpful map and list by state at <http://www.nnaf.org>. In New York State there are several abortion funds that can provide assistance.

Non-Medicaid Financial Resources:

- The **New York Abortion Access Fund (NYAAF)** is a volunteer-run non-profit that provides financial assistance for low-income women who cannot afford to pay for an abortion. To utilize these funds, a member of the clinic staff should call and leave a message at 1-212-252-4757 or email nyaaf@nnaf.org on behalf of the woman in need. A board member will respond within 24 hours. *Please Note:* NYAAF works with clinics directly to process funding requests. The clinic should contact NYAAF initially to obtain an intake form to use for reimbursement. When a woman is in need, the clinic should contact NYAAF to determine the amount of funds that NYAAF will be able to pledge for the woman's situation. The amount that is given varies depending on the situation and the amount that the fund has available. The clinic should then submit the intake form and an invoice and NYAAF will mail a check for reimbursement. For more information, go to <http://www.nyaaf.org>.
- The **Women's Reproductive Rights Assistance Project (WRRAP)** is a national organization that raises money in order to provide financial assistance to women seeking abortions across the country. As with other abortion funds, WRRAP does not work directly with women seeking abortions, but rather with the clinics where they are seeking services. A clinic interested in receiving funds on a woman's behalf must fill out some initial paperwork in order to work with WRRAP. To request this paperwork, please call 1-323-223-7727, or send an email to jhor529@aol.com. Paperwork will only have to be filled out once. For more information, go to <http://www.wrrap.org/>.

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- The **Third Wave Abortion Fund** provides financial assistance for women nationwide seeking abortion between the ages of 15 to 30. A clinic member must contact the Fund Manager on behalf of the woman in need of financial assistance. To contact the Fund Manager call 1-212-675-0700 or send an email to info@thirdwavefoundation.org. For more general information on the Third Wave Foundation, visit <http://www.thirdwavefoundation.org/>.
 - Several abortion clinics have funds that are able to assist their patients and many abortion providers offer sliding scale fees to help women pay for the procedure. The list of abortion funds and their clinics are below. All clinics listed below can be found on the **National Network of Abortion Funds** website at <http://www.nnaf.org/help.html>.

STWS ProChoice Action Fund, Vestal, NY

Contact Person: Peg or Alex

Phone: 607-785-3429

Fax: 607-785-3915

Email: PegJohnston@stny.rr.com or alextopida@stny.rr.com

Eligibility: Residents of Central New York and NE Pennsylvania, primarily patients of Southern Tier Women's Services; demonstrated financial need; \$50 cap on assistance

Affiliated Website: <http://www.amycousinsmd.com/>

The Joan Bechhofer Fund, Ithaca, NY

Contact Person: Counselor

Phone: 607-273-1513

Fax: 607-273-8776

Email: Patricia.Flery@ppfa.org or Joan.Adler@ppsfl.org

Eligibility: No geographic limitations, but mostly for patients of PP of Southern Finger Lakes; demonstrated financial need

Affiliated Website: <http://www.sextalk.org/>

The Abortion Fund of Planned Parenthood of New York City, New York, NY

Contact Person: Alison Bartolone

Phone: 212-965-7123

Fax: 212-965-7181

Eligibility: Demonstrated financial need

Affiliated Website: <http://www.ppnyc.org/>

PATTH, Buffalo, NY

Contact Person: Sharon Coggins or Brienna Hill

Phone: 716-689-8684

Email: pcnwny@hotmail.org

Eligibility: Minors living in New York, Pennsylvania and Ohio

Affiliated Website: <http://pcnwny.com/>

Housing Resources:

- The **Haven Coalition** is a network of volunteers who open their homes to low-income women forced to travel to New York City for second-trimester abortions. To utilize Haven's services, a clinic must call 1-917-371-2035 and leave a detailed message about the woman's accommodation needs, or send an email with this information to havencoalition@gmail.com. *Please Note:* Women seeking accommodations will be screened for a history of drug abuse and domestic violence (if they are seeking accommodations for themselves and their partner). Each case will be considered on an individual basis. The purpose of the screening is not to be discriminatory, but to ensure the safety of Haven volunteers. *Please see next page for a list of Domestic Violence and substance abuse resources.*

FOR ALL WOMEN

Pregnancy Options Resources:

Below are some resources that can help a woman make an informed decision about her pregnancy:

- The **Book of Choices** is a New York State-specific online resource created by NARAL Pro-Choice New York that provides information and resources for women considering abortion, adoption or parenting. For more information go to: <http://www.bookofchoices.org/>.
- The **Pregnancy Options Workbook** is available both online and in print version. It addresses all options in a non-biased manner. For more information go to <http://www.pregnancyoptions.info/>.

Post-Abortion Counseling Resources:

Regardless of their income or insurance status, some women may want to talk about their experience and/or receive emotional support after an abortion. There are many free post-abortion counseling services that women can access through hotlines, the internet or in person.

- **Backline** is a free talk line (1-888-493-0092) for women who want to discuss pregnancy, parenting, adoption or abortion. Backline also offers other support services online at <http://www.yourbackline.org/>.
- **Exhale** also offers a free talk line for women who had an abortion (1-866-439-4253). Further resources can be accessed at <http://www.4exhale.org/>.
- **The Abortion Conversation Project** developed a resource that addresses healthy coping after an abortion and can be accessed online at <http://www.abortionconversation.com/healthycoping.pdf>.

Additional Resources:

When a woman seeks an abortion, other non-pregnancy related issues may also present themselves, such as domestic violence, sexual assault, and substance abuse. The following are resources that women can be directed to if they are experiencing these issues.

Domestic Violence and Sexual Assault Resources:

The **New York State Coalition against Domestic Violence** is a not-for-profit membership organization whose mission is to eradicate domestic violence and to ensure the provision of effective and appropriate services to victims of domestic violence. Below are the hotlines offered by the Coalition, in partnership with the **New York State Coalition against Sexual Assault:**

- 24-Hour Domestic & Sexual Violence Hotline in English:
1-800-942-6906
- 24-Hour Domestic & Sexual Violence Hotline in Spanish:
1-800-942-6908
- 24-Hour Domestic & Sexual Violence Hotline in TTY English:
1-800-818-0656
- 24-Hour Domestic & Sexual Violence Hotline in TTY Spanish:
1-800-780-7660
- For more information, visit: <http://www.nyscadv.org> or
<http://www.nyscasa.org/>

Safe Horizon is a non-profit that provides support, prevents violence, and promotes justice for victims of crime and abuse in the New York City area. Below are the hotlines offered through Safe Horizon:

- 24-Hour NYC Domestic Violence Hotline: 1-800-621-HOPE (4673)
- 24-Hour Crime Victim's Hotline: 1-866-689-HELP (4357)
- 24-Hour Rape, Sexual Assault and Incest Hotline: 1-212-227-3000
- For more information, visit: <http://safehorizon.org>

National Domestic Violence Hotline provides referrals to thousands of local and nationwide shelters and service providers available for victims, friends and family who are affected by domestic violence. The Hotline operates in over 140 languages with a TTY line available for the deaf.

- 24-Hour National Domestic Violence Hotline: 1-800-799-SAFE (7233)

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- 24-Hour National Domestic Violence Hotline in TTY: 1-800-787-3224
 - For more information, visit: <http://www.ndvh.org/>

Rape, Abuse & Incest National Network (RAINN) is the largest national anti-sexual assault organization. Below are the ways to contact RAINN:

- National Sexual Assault Hotline: 1-800-656-HOPE (4673)
- National Sexual Assault Online Hotline:
<http://apps.rainn.org/ohl-bridge/>
- For more information, visit: <http://www.rainn.org/>

New York City Gay and Lesbian Anti-Violence Project (AVP) is a New York City-based non-profit that primarily serves lesbian, gay, transgender, bisexual and HIV-positive victims of violence by providing free and confidential services.

- AVP's hotline: 1-212-714-1141
- For more information, visit: <http://www.avp.org/>

Sakhi for South Asian Women is an anti-domestic violence organization that works with the South Asian community in the New York metropolitan area.

- Sakhi's Domestic Violence Helpline: 1-212-868-6741
- For more information, visit: <http://www.sakhi.org>

Salva Domestic Violence Program provides English/Spanish bilingual support services to victims of domestic violence in Long Island.

- 24-hour English/Spanish Domestic Violence Support Hotline:
1-516-889-2849

Substance Abuse Resources:

New York State Office of Alcoholism and Substance Abuse Services is the state's addictions services systems.

- Chemical Dependence Hotline: 1-800-522-5353
- For more information, visit: <http://www.oasas.state.ny.us>

The **Substance Abuse and Mental Health Services Administration** (SAMHSA), is within the U.S. Department of Health and Human Services (HHS), and works to build resilience and facilitate recovery for people with or at risk for mental or substance use disorders.

- **National Drug & Alcohol Treatment Hotline:**
1-800-662-HELP (4357) (in English and Spanish)
- **Substance Abuse Treatment Facility Locator:**
www.findtreatment.samhsa.gov