Insurance designed for married

By Liz Crumley

She's single, pregnant and wants an abortion. If she is married and has health insurance, chances are her maternity benefits will cover the operation.

But only one of four Lincoln insurance companies



interviewed offer abortion coverage for single women. MFA Insurance Co. offers abortion coverage for single women under its hospital and surgical benefits. The premium is so small, according to Larry Fuller, district sales manager, that it is built into the policy.

American Family and Blue Cross and Blue Shield Insurance Companies do not offer abortion coverage for single women.

Abortions not covered

Blue Cross and Blue Shield sales personnel said they were not allowed to make statements concerning abortion coverage, and added that Walt Weaver, administration and legal director, was the only one qualified to answer abortion-coverage questions.

The company does not have an individual policy which

allows abortion coverage, according to Weaver. However, if a woman is married, she can buy a family policy which would cover an abortion, he said.

All four insurance companies offer family policies which provide abortion coverage under maternity benefits. However, the policy provisions vary with each

Under a Blue Cross and Blue Shield policy, Weaver said, "usual and customary" fees are paid. This varies with the premium paid for the policy, he said.

Figures not available

However, Weaver said, there was just no way he could "dig out" the amount the company would pay policy holders for abortions because that information is listed in a four-inch book.

Clinic costs are not included because only accidents are covered on an out-patient basis, he said.

dimension abortion

"I don't think that (abortion) is an accident," he said. American Family Insurance Co. pays a lump sum for abortion costs, which is \$150 for a standard policy, according to Dick Johnson, agent.

The policy pays for surgical procedures and therefore probably pays for doctor's office procedures, he said.

MFA Insurance Co. also pays a lump sum benefit for abortions under a family health insurance plan. This is approximately \$400 for a \$20,000 health insurance policy, Fuller said.

The policy provides for a "daily hospital room allowance" plus any added miscellaneous hospital expenses, he said. Clinics probably come under the definition of a hospital, according to another MFA official, who asked to remain unidentified.

Consent not included

No provisions concerning parental or spouse consent are included in any of the policies, according to the agents, because state law provides these types of regula-

Medicaid, which provides medical payments for lowincome persons, pays for abortion costs as it does any legal medical assistance, according to Mary Boschult, assistant supervisor in the County Welfare Office's Aid to Dependent Children Dept.

Medicaid will pay up to \$120 for abortions performed during the first 12 weeks, according to Don Hogg, chief of the medical services division of the State Welfare

The agents said they did not know of any abortion claims filed in Nebraska.

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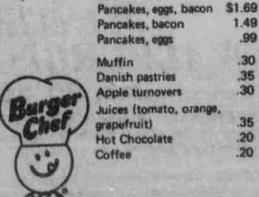
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SUNRISE

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13th & "P" (Garden level of the Douglas Theatre)

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