

SB 749 Veto Override Fact Sheet

Missouri law presently requires health benefit plans that include coverage for pharmaceuticals to provide coverage for contraceptives. SB 749 DOES NOT repeal this state “contraceptive mandate.”

SB 749 DOES allow employers and employees to opt out of paying for contraceptive coverage in their health plan if this violates their religious or moral convictions. Key provisions include:

- A worker has the right to opt out of paying for coverage for elective abortion, if his/her employer purchases an optional rider covering elective abortion. (Section 376.1199.6(5))
- Health insurance carriers are required to give written notice in the insurance application and contract indicating whether the insurance policy in question includes coverage for contraceptives and elective abortion. (Section 376.1199.6)
- Health insurance carriers are required to offer and issue health insurance plans to employers that do not cover contraceptive when this violates the employer’s moral and religious convictions. (Section 376.1199.4(1))
- Employees working for a business that opts out of providing contraceptive coverage have the right to purchase coverage for contraceptive directly from the insurance carrier if they so choose. (Section 376.1199.5)
- Health carriers “owned, operated or controlled in substantial part by an entity that is operated pursuant to moral, ethical or religious tenets that are contrary to the use or provision of contraceptives” (in reality, very few) are exempt from Missouri’s contraceptive coverage mandate. (Section 376.1199.4(3))
- No employee or self-employed person can be compelled to obtain insurance coverage that covers abortion, contraception or sterilization when such items violate their religious or moral convictions. (Section 191.724.2)
- No employer or health plan provider can be compelled to provide coverage for abortion, contraception, or sterilization when such items violate their religious or moral convictions. (Section 191.724.3)
- No government entity can discriminate against any health plan or plan sponsor because the plan or sponsor will not offer coverage for abortion, contraception or sterilization because such items violate their religious beliefs or moral convictions. (Section 191.724.4)
- The state Attorney General is authorized to bring suit in state or federal court to defend the conscience rights of Missouri citizens outlined above. (Section 191.724.5)