



**ACTION ALERT – GOVERNOR’S SIGNATURE NEEDED!  
AB 98 (De La Torre)  
Requires Health Insurance Policies to Provide Coverage for  
Maternity Care Services**

**Action Needed:**

*Contact the Governor expressing your support for AB 98 to help end sex discrimination in health insurance. TELL THE GOVERNOR TO SIGN THIS IMPORTANT BILL!!*

**What is AB 98?**

**AB 98**, sponsored by the CA Commission on the Status of Women, requires all health insurance policies to provide coverage for maternity care services (including prenatal care, labor and delivery services and postpartum care).

**Why is AB 98 important?**

- Maternity care is essential, fundamental health care for women.
- Health insurance policies that cover basic health care for men but not for women are discriminatory.
- The sale of cheaper health insurance policies that exclude maternity care has dramatically increased in the last few years and needs to be addressed.
- Since women are the only ones who need to buy the more expensive policies that include maternity coverage, there is a disproportionate financial burden on women to obtain basic health care.
- This economic burn is magnified by the fact that women on average make only 78% of men’s wages and have less ability to pay expensive health care costs; this burden is even more substantial for women of color who on average make even less.
- Maternity costs should be spread across the pool of all insurance subscribers just like costs for other basic health care.
- Comprehensive maternity coverage is critical to ensuring the long-term physical wellbeing of women and children and is a significant factor in preventing public health costs.

**AB 98 is essential to eliminating gender discrimination  
in health insurance coverage.**

**Please mail, fax or call Governor Schwarzenegger:  
State Capitol, Room 4016  
Sacramento, CA 95814  
Fax: 916-558-3160  
Phone: 916-445-4633**

**SAMPLE LETTER**

*[Date]*

The Honorable Arnold Schwarzenegger  
Office of the Governor  
State Capitol Building, First Floor  
Sacramento, CA 95814

Re: AB 98 (De La Torre) - SUPPORT

Dear Governor Schwarzenegger:

Please sign AB 98 (De La Torre) which requires all health insurance policies to cover maternity care services for women in California. This bill is essential to eliminating discrimination against women in health insurance coverage.

The sale of health insurance policies that exclude maternity coverage has increased significantly in recent years. Without this bill, women will continue to pay much more than men to obtain basic health care coverage. This inequity constitutes gender discrimination. Increasing numbers of women will not have access to much-needed medical care as more "maternity-free" policies are sold.

*[include your personal story here if you have one]*

I urge you to support health care equality for women by signing AB 98.

Sincerely,

*[your name]*