



Written by [Michael Tennant](#) on August 18, 2010

At UNC, Abortion Coverage Is Optional — Paying for It Is Not

ObamaCare in microcosm: Beginning this school year, the University of North Carolina will require all students to have health insurance. Students who are not covered by a private plan will be automatically enrolled in a campus plan — a plan that, if not for the efforts of a pro-life student group, would have forced every enrollee to be covered for elective abortions.



According to a [report](#) from CNSNews.com, the UNC Board of Governors “voted unanimously a year ago to approve the implementation of a ‘hard waiver’ student health insurance plan on all universities under its jurisdiction.” “Hard waiver,” explains CNSNews, “means that any student meeting certain criteria must either show evidence of an existing ‘creditable coverage’ health insurance policy or else enroll in the UNC system-wide plan. Any student who drops private coverage without enrolling in the university plan may be found in violation of the student code of conduct.”

The UNC plan, through insurance provider Pearce and Pearce, includes a benefit of up to \$500 and 80 percent Preferred Provider Organization coverage for elective abortion.

The plan, including the abortion coverage, had already been available to all UNC students, with some campuses mandating hard-waiver coverage and others making coverage voluntary, according to UNC Vice President for Communications Joni Worthington.

Apparently the announcement that health insurance would be required for all students on all UNC campuses brought the university’s plan under greater scrutiny. UNC students and North Carolina Right to Life alerted Students For Life of America, a pro-life organization with chapters on many college campuses, that the plan would include abortion coverage. SFLA then brought the issue to the attention of UNC administrators, who agreed to make such coverage optional, with one caveat: Students who opt out of abortion coverage will pay the same premiums as those who retain it.

The university, says Worthington, found that “including elective coverage had no actuarial impact on the premium charged for the policy; neither will removing it.”

SFLA, however, “is concerned that students opposed to abortion on moral grounds may still have to pay into an insurance pool that subsidizes abortion coverage since costs for the insurance plan are included in student tuition,” writes CNSNews.



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North Carolina taxpayers, too, are being forced to fund a university system that provides coverage of abortions for students and, were it not for SFLA's sounding the alarm, would have required all students not covered by private insurers to have such coverage.

All of this sounds like nothing so much as the early stages of ObamaCare. It also mandates that everyone obtain health insurance through either a private insurer or a government plan. It requires the government's insurance exchanges to include plans covering abortion. And some state high-risk pools initially appeared poised to include federally funded abortion coverage — that is, until the National Right to Life Committee [raised a ruckus](#) about it, at which point the federal and state governments hastened to “clarify” their positions that these pools would not, in fact, cover abortions.

At the time of the high-risk pool incidents, Douglas Johnson of the NRLC said, “We will see this episode as part of a pattern where they try to get away with what they can on abortion, and then when a light shines on them they blow smoke and scurry for cover.”

Perhaps that is the case with the UNC abortion coverage. Maybe it was an attempt to sneak the coverage in under cover of darkness, although the fact that the plan had existed for some time (and was already mandatory on most campuses) without anyone's complaining about it makes that seem a bit unlikely.

A better explanation may be that the UNC administration, like most of those employed in higher education, is largely left-wing — UNC President Erskine Bowles served in varying capacities in the Clinton administration, ultimately becoming Clinton's Chief of Staff — and just assumed that everyone would want abortion coverage and that it shouldn't even be controversial.

Either way, both student insurance plans and ObamaCare need to be kept under constant surveillance for future attempts to violate the consciences of students and taxpayers. Pro-lifers have twice caught pro-abortion forces in the act and forced them to back off to one degree or another, though both victories have been less than complete. Eternal vigilance is the price of both life and liberty.

Photo: Former Clinton White House Chief of Staff Erskine Bowles on the campus of University of North Carolina at Greensboro, N.C., after he was sworn in as the president of the University of North Carolina system: AP Images





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