

Now if the state has a policy that doesn't cover an assault which is also an accident, you might say, then it is not a very good policy, is it? But the policies that are written today with good companies and good coverage certainly would recognize rape as something that was more...it was an accident. It would not be determined as a disease. So any treatment that a woman would want to get after a rape should be covered.

SENATOR FOWLER: Including procedures that would be comparable to abortion, should that be covered?

SENATOR HIGGINS: I don't think immediately after a rape you need a procedure comparable to an abortion.

SENATOR FOWLER: Okay, suppose you are then...discover that you are pregnant from the rape, can you receive an abortion... payment for an abortion as part of the accidental coverage or not?

SENATOR HIGGINS: If the company offers abortion insurance and you have opted to pay the additional premium out of your own pocket, I would imagine you could, yes.

SENATOR FOWLER: Okay, Senator, so the group policy itself wouldn't provide that. You would have to purchase a supplemental.

SENATOR HIGGINS: What I am saying, Senator, is whoever writes the governmental group policies, they already cover a myriad of diseases and such, and accidents, and operations. The company that writes group insurance for any government body can add to that policy coverage for abortion, coverage for face lifts, coverage for anything, and make it an optional thing that all of the members can buy or just those who want to buy it. What I am saying is, they don't have to write a separate policy for abortion. It is true. No insurance company probably would do that.

SENATOR FOWLER: Okay, so if this bill passed, there would be a rider, it would be the option of the insurance company to provide a separate rider for abortion coverage?

SENATOR HIGGINS: I would assume that if I was an insurance company getting the premiums that they get from the state employees insurance policy, county employees, city employees, that they surely wouldn't refuse to offer that as an option and run the risk of losing the entire coverage, the whole thing.

SENATOR FOWLER: Okay, do you know, Senator Higgins....?