



# Postpartum Health Care & Coverage

## Expand State Medicaid & Private Health Insurance Coverage to 1-year Postpartum

### OVERVIEW:

**Medicaid pays for more than 4 in 10 births in the United States**, providing coverage for pregnant women through 60 days postpartum, at which point states have the ability to determine if coverage continues. Birthing parents may encounter medical conditions like complications from childbirth, pain, depression, or anxiety while caring for a newborn. The postpartum period is a medically vulnerable period for families resulting in many cases of maternal mortality.

The current system of publicly supported coverage options for pregnant and postpartum women **results in varied and disparate coverage by income, immigration status, and state, leaving many new mothers uninsured just two months after giving birth**. As such, there is a strong need to extend Medicaid's postpartum coverage from 60 days to one year with more states now seeking to extend Medicaid benefits to new mothers up to a full year postpartum.

### THE PROBLEM:

The rate of pregnancy-related mortality in the United States has continued to rise over the past three decades. **An estimated 700 women in the country die each year from pregnancy-related causes**, and many more experience severe maternal morbidity. Women face increased health risks not only during pregnancy and labor and delivery but also for months following delivery or end of pregnancy. The postpartum period is a **"time of extensive physical and emotional change for mothers as they recover from delivery and adjust to life with a newborn."**

**Nationally, over half of pregnancy-related deaths occur after delivery. Shockingly, more than half of such deaths are preventable.**

**Access to health insurance is considered essential to receiving good and affordable health care.** It has been found that at each perinatal time point, **all categories of racial-ethnic minority women are more likely to be uninsured than white non-Hispanic women.** Furthermore, **"Black, Hispanic and Native American women were far more likely than White women to rely on Medicaid than private insurers"**.

Black and Indigenous North American women also experience much higher rates of pregnancy-related mortality and morbidity compared to other demographics, indicating the presence of wide racial and ethnic disparities in maternal outcomes.

### **Insurance coverage is essential to new parents during the postpartum period.**

Although nearly all new mothers are covered by health insurance at the time of delivery, pregnancy-related coverage through Medicaid and the Children's Health Insurance Program expires two months after delivery. *More than half of women who had Medicaid or CHIP coverage at the time of delivery had interrupted insurance coverage in the following six months.*

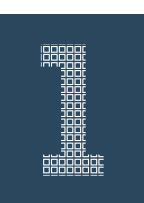


The existing 60-day postpartum cut-off for Medicaid coverage does not meet the medical and socio-emotional needs of parents during the postpartum period.

## **POLICY SOLUTIONS:**

Currently, *House Bill 234 as proposed by the 151st General Assembly* would require the Department of Health and Social Services, Division of Medicaid and Medical Assistance to "expand Medicaid coverage to pregnant women from the current coverage of 60-days from the end of pregnancy under federal Medicaid regulations to 12 months from the end of pregnancy."

### **Extending postpartum Medicaid coverage can be achieved through various pathways:**



Requires states to apply for and receive waivers from the Centers for Medicare & Medicaid Services in order to depart from normal Medicaid requirements. Illinois was the first state to receive a waiver from the center, allowing it to continue providing Medicaid benefits to women from 60 days to a year after the end of pregnancy. Georgia and Missouri both have received similar approvals.



President Joe Biden's American Rescue Plan includes a provision known as a state plan amendment, which enables states to extend postpartum benefits through administrative action. The process to initiate a SPA varies by state—some states may require legislative action, though all states will still require a budget allocation. For states that implement the SPA, the one-year postpartum coverage will also apply to CHIP-enrolled pregnant individuals.