Extending Postpartum Coverage for Medicaid Moms

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The Alliance for Patient Access (allianceforpatientaccess.org), founded in 2006, is a national network of physicians dedicated to ensuring patient access to approved therapies and appropriate clinical care. AfPA accomplishes this mission by recruiting, training and mobilizing policy-minded physicians to be effective advocates for patient access. AfPA is organized as a non-profit 501(c)(4) corporation and headed by an independent board of directors. Its physician leadership is supported by policy advocacy management and public affairs consultants. In 2012, AfPA established the Institute for Patient Access (IfPA), a related 501(c)(3) non-profit corporation. In keeping with its mission to promote a better understanding of the benefits of the physician-patient relationship in the provision of quality healthcare, IfPA sponsors policy research and educational programming.

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For Medicaid, 60 days is the minimum coverage period required by law. After that, some women, especially those who live in states that did not expand Medicaid under the Affordable Care Act, do not have a clear path to continued coverage.

But it looks like that may be changing.

Extending Postpartum Coverage

A provision in the COVID-19 rescue package, passed in March, gives states the option to extend postpartum coverage to 12 months after birth starting in April 2022. (1) If every state opted in, insurance would be extended for approximately 2 million moms. Moreover, it is not for just pregnancy-related care. States that chose to extend coverage are required to provide full Medicaid benefits.

Extended Medicaid coverage will likely reduce “churn” for new moms when they move between insured and uninsured. Data show that approximately one-third of women experience a coverage disruption between conception and postpartum. As expected, that can mean gaps in care, increased emergency department use, and worse health outcomes.

States Take Action

As of June 24, 19 states had already taken some action to extend their coverage. (2)

Offering extended coverage after the end of the public health emergency but before April 1, 2022, will require states to use only state funds to pay for the care or obtain permission in the form of an 1115 waiver.

Three states – Missouri, Illinois, and Georgia – already had their waiver requests approved. Georgia’s extension is for six months; the others are for 12. Massachusetts, New Jersey, and Maryland have requests pending with the federal government.

California has taken the biggest steps toward expanding coverage. Last year, policymakers authorized the use of state funds to provide up to 12 months of postpartum Medicaid coverage for moms who have a maternal mental health condition, such as postpartum depression. The policy has been in place since August 2020; the state legislature is currently considering a bill that would more broadly extend coverage.

About Medicaid Coverage

Medicaid insures nearly half of all babies born in the United States. That is, in part, because uninsured low-income women become eligible for Medicaid when they become pregnant.

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As a jointly funded state and federal program, Medicaid minimum coverage and eligibility requirements are established by the Centers for Medicare and Medicaid Services. States must cover pregnant women with incomes up to 138% of the federal poverty level, about \$17,700. Many choose to cover those with higher incomes. Some provide coverage for women who make up to 380% of the federal poverty level, or around \$48,000.

Prioritizing Maternal Health

Creating the opportunity for states to expand postpartum Medicaid coverage is just one of the Biden administration's initiatives to improve maternal and infant health. This approach aims to address preventable maternal mortality and morbidity, which are worse in the United States than in other high-income countries.

Reducing churn through extended coverage should benefit moms from communities of color, who disproportionately experience loss of insurance coverage and worse maternal health outcomes, including preventable death. Black women in the United States are 2-3 times more likely to die from a pregnancy-related complication than non-Hispanic white women.

The federal government has opened the door to change the health course for new moms across the country. Now, it is up to policymakers in each state to make the opportunity possible for its residents.

References:

1. <https://www.congress.gov/bill/117th-congress/house-bill/1319/text#toc-HD0A062309C1143928E-F82EC5845217C3/>
2. <https://www.healthaffairs.org/doi/10.1377/hblog20190913.387157/full/>
3. <https://www.kff.org/medicaid/issue-brief/medicaid-postpartum-coverage-extension-tracker/>

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Still a Premie?

Some preemies are born months early, at extremely low birthweights. They fight for each breath and face nearly insurmountable health obstacles.

But that's not every preemie's story.

Born between 34 and 36 weeks' gestation?

STILL A PREMIE

Just like preemies born much earlier, these "late preterm" infants can face:

Jaundice

Feeding issues

Respiratory problems

And their parents, like all parents of preemies, are at **risk for** postpartum depression and PTSD.

Born preterm at a "normal" weight?

STILL A PREMIE

Though these babies look healthy, they can still have complications and require NICU care.

But because some health plans determine coverage based on a preemie's weight, **families of** babies that weigh more may face access barriers and unmanageable medical bills.

Born preterm but not admitted to the NICU?

STILL A PREMIE

Even if preterm babies don't require NICU care, they can still face health challenges.

Those challenges can extend through childhood, adolescence and even into adulthood.

Some Premies

- Will spend weeks in the hospital
- Will have lifelong health problems
- Are disadvantaged from birth

All Premies

- Face health risks
- Deserve appropriate health coverage
- Need access to proper health care

NCfih National Coalition for Infant Health
Protecting Access for Premature Infants through Age Two
www.infanthealth.org