

Talking Points: Extending Medicaid Coverage for Pregnant Women Beyond 60 Days Postpartum

(As of March 2022)

THE PROBLEM: The United States is experiencing a maternal health crisis. Unsafe gaps in health insurance coverage, particularly for people on Medicaid, are contributing to poor maternal health outcomes.

THE SOLUTION: Extending Medicaid coverage for postpartum individuals will help ensure new parents have continuous, uninterrupted access to care to address their ongoing health needs, including those unrelated to pregnancy. States should enact a State Plan Amendment to extend Medicaid coverage to 12 months for postpartum individuals.

THE BOTTOM LINE: Moms can't wait. It's time to extend Medicaid coverage for pregnant people to 12 months.

The United States is experiencing a maternal health crisis.

- The United States is the only industrialized nation with a maternal mortality rate that is on the rise, increasing 26 percent between 2000 and 2014. This statistic continues to increase, from a maternal mortality rate of 20.1 in 2019 to 23.8 in 2020.
- Black women and American Indian/Alaska Native women are 2.9 and 2.5 times more likely, respectively, to die from pregnancy-related causes than non-Hispanic white women.
- More than half of these deaths are preventable.

The postpartum period is a time of vulnerability for new parents.

- The transition from pregnancy to full recovery is when many women experience unmet health needs.
- Nearly 70 percent of women describe at least one physical problem in the first year of the postpartum period.
- Approximately 1 in 9 women experience symptoms of postpartum depression.
- The rate of opioid use during pregnancy more than doubled between 1998 and 2011 – women are more likely to experience relapse and overdose 7-12 months postpartum.

This is especially true for women on Medicaid, many of whom are at risk of losing their health insurance coverage just 60 days after the end of pregnancy.

- Low-income pregnant women can qualify for Medicaid based on their pregnancy status, but federal law limits this coverage to 60 days after the end of pregnancy. Enacted in 2021, the American Rescue Plan Act (ARPA), offers states the option to extend postpartum Medicaid coverage for a full 12 months.
- Once this 60 day coverage ends, many women enter an unsafe period of uninsurance.
- Nearly 1 in 4 women living in states that have not expanded Medicaid under the Affordable Care Act (ACA) and more than 1 in 10 women living in states that have expanded Medicaid under the ACA experience uninsurance between delivery and postpartum.
- Compared to women with private insurance, women with Medicaid coverage are more likely to have had a prior preterm birth, low birthweight baby, and experience certain chronic conditions, putting them at higher risk of maternal morbidity and mortality.

Extending postpartum coverage can help.

- Based on data from the Centers for Disease Control and Prevention (CDC) National Vital Statistics System (NVSS), roughly 29 percent of pregnancy-related deaths occur between 43 and 365 days postpartum.

- This is an underestimate as it does not include pregnancy-associated deaths or deaths to women over the age of 44.
- To help determine the percentage of maternal deaths occurring in the late postpartum period – after many women lose eligibility for Medicaid – we can look to the states.
 - In Illinois, approximately half of pregnancy-associated deaths occur more than two months after pregnancy.
 - In Texas, 31 percent of pregnancy-related deaths occurred more than 60 days postpartum.
 - In West Virginia, 62 percent of all maternal deaths occurred more than 60 days postpartum.
- These numbers are higher for Black women, who represent a large portion of Medicaid beneficiaries.
- Extending coverage would also align the mom's coverage with that of her infant; infants born on Medicaid are guaranteed coverage through the first year of life.

Extending postpartum coverage is rooted in clinical evidence.

- ACOG guidance notes that the postpartum period should be an ongoing process “with services and support tailored to each woman’s individual needs.” This may include physical recovery from birth, an assessment of social and psychological well-being, chronic disease management, and initiation of contraception, among other services.
- The CDC defines the postpartum period as extending through 12 months after the end of pregnancy, and data demonstrate that women who have recently given birth have health needs that continue throughout an infant’s first year of life.
- Some of the most dangerous pregnancy-related complications –preeclampsia, blood clots, and heart problems such as cardiomyopathy – may not surface until weeks or months after delivery.

Extending postpartum coverage is recommended by state Maternal Mortality Review Committees (MMRCs).

- Georgia: “Expand Medicaid coverage to one year postpartum.”
- Illinois: “Illinois should expand Medicaid eligibility for the postpartum period from 60 days to one year after delivery.”
- Texas: “The Task Force recommends extending access to healthcare coverage for 12 months following delivery.”
- Utah: “Extend Medicaid coverage for one year postpartum.”
- Mississippi: “The committee supports medical care and insurance coverage through the first year postpartum to adequately address both chronic and pregnancy-related medical conditions.”

- Alabama: “Medicaid expansion up to one year postpartum and improved reimbursement for providers could improve the healthcare women receive, as a majority of the deaths reviewed occurred 43 to 365 days after the end of pregnancy.”

Extending postpartum coverage has wide support that continues to grow.

- Among the physician community: the American Medical Association, American Academy of Family Physicians, American Academy of Pediatrics, American College of Physicians, American College of Cardiology, American Osteopathic Association, American Psychiatric Association, and the Society for Maternal-Fetal Medicine.
- Among other stakeholders: March of Dimes, Black Mamas Matter Alliance, American Hospital Association, Medicaid Health Plans of America, and America’s Health Insurance Plans.

It’s likely to save money.

- In many states, extending postpartum coverage would supplant other publicly-financed health care programs, some of which are more costly to the federal government (i.e. Marketplace subsidies, family planning-only coverage).
- Severe maternal morbidity costs billions of dollars every year. Many of these costs could be avoided if women remain covered under Medicaid and have their conditions addressed before becoming progressively severe.
- Alternative payment models and other value-based payment and delivery system changes are more difficult if women are churning in and out of the system.

And, it’s simple.

- Thanks to the 2021 American Rescue Plan Act, states can now enact 12 months of continuous postpartum Medicaid coverage through a State Plan Amendment.
- While this process varies on a state-by-state basis, it is even easier than applying for a Medicaid Section 1115 waiver to extend postpartum coverage.
- The State Plan Amendment option goes into effect on April 1, 2022.

THE BOTTOM LINE: Moms can’t wait. It’s time to extend Medicaid coverage for pregnant women beyond 60 days postpartum through a State Plan Amendment.