Session 9: Maternal Health and Pregnancy Coverage

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Medicaid’s Role in Maternity Care Financing

Source of Coverage for Births, 2018

- Private Insurance (49.1%)
- Medicaid (43.0%)
- Other (3.8%)
- Uninsured (4.1%)

Share of Births by Ethnicity of People Covered in Medicaid for Pregnancy, 2018

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>National Average</td>
<td>43.0%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>60.2%</td>
</tr>
<tr>
<td>Non-Hispanic/Latino</td>
<td>37.8%</td>
</tr>
</tbody>
</table>

Share of Births by Race for People Covered in Medicaid for Pregnancy, 2018

- National Average: 43.0%
- Black: 65.9%
- White: 30.5%
- Asian: 25.0%
- Native Hawaiian or Pacific Islander: 56.2%
- American Indian/Alaska Native: 67.3%
- More than one race: 49.3%

Share of Births by Age of People Covered in Medicaid for Pregnancy, 2018

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Age 0-19</td>
<td>77.5%</td>
</tr>
<tr>
<td>Age 20-34</td>
<td>44.1%</td>
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<tr>
<td>Age 35 or older</td>
<td>28.2%</td>
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Highlights in the History of Medicaid Coverage for Pregnancy

- **1965: Medicare and Medicaid Act**
  - Pregnant women are categorically eligible for Medicaid if they meet requirements

- **1984-1990:**
  - Raised eligibility
  - Eliminated barriers to coverage for pregnant people in Medicaid
  - Created mandatory 60 day postpartum period
  - Required continuous eligibility for pregnancy and postpartum period

- **2009:** Permitted states to cover lawfully residing pregnant women and children through Medicaid and CHIP without regard to the five-year residency requirement, added CHIP SPA option

- **2010:** Added tobacco cessation, care at freestanding birth centers, made maternity care an essential health benefit

- **2021:** Created state plan option to extend postpartum coverage from 60 days to 12 months

Affordable Care Act and Maternal Health

Uninsured Rate for Women of Childbearing Age (18-44) by Expansion Status, 2019

| Expansion States | 9.2% |
| Non-expansion States | 19.0% |

Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau American Community Survey (ACS) 2019 Public Use Microdata Sample (PUMS).
Federal Requirements for Medicaid Coverage for Pregnancy

- Minimum eligibility limit is 138% FPL, or $30,305 a year for a family of three
- Meet certain immigration status requirements, state residency
- Attest to pregnancy in application

Apply and deemed eligible for coverage → Coverage available for prenatal care, birth and any other medical need → Coverage ends 60 days postpartum; evaluated for other categories before disenrollment
Emergency Medicaid for Labor and Delivery

- Reimburses medical providers for labor and delivery care provided to people who would be eligible for Medicaid but for their immigration status

- Does not cover prenatal, postpartum care
State Options for Medicaid Pregnancy Coverage

➡️ Options to expand:

- Income eligibility
- Remove barriers to immigrant coverage
- Streamline enrollment
- Increase duration of postpartum coverage to one year after the end of pregnancy (coming soon!)
Income Eligibility for Pregnancy Medicaid Varies Across States

- National median is 200% FPL
- Low of 138% FPL in Idaho, South Dakota (light blue)
- Greater than 300% FPL (gold)

Option to Cover More Immigrant Pregnant People in Medicaid

How does it work?
• Removes the five year waiting period for lawfully residing pregnant people to be eligible for Medicaid
• Known as the “ICHIA” option

How many states?
• 24 states and Washington, D.C. have adopted the option for pregnant women in Medicaid
• Four states have adopted for pregnant women in CHIP
Presumptive Eligibility for Pregnancy Medicaid

**How it works?**

- States must allow hospitals to make presumptive eligibility determinations, and can set quality standards.

- Option allows other **qualified entities** to temporarily deem someone eligible for pregnancy-related Medicaid coverage.

- Example of qualified entities:
  - Federally-qualified health centers
  - Obstetrician’s office
  - School-based health center
  - WIC site

**How many states?**

- **30 states** have adopted presumptive eligibility for pregnant people in Medicaid.
Extended Postpartum Medicaid Coverage

How it works?

- States can choose to extend postpartum Medicaid coverage from 60 days to 12 months after the end of pregnancy
- Available starting April 1, 2022

How many states?

- More than half the states are in the process of adopting it
- Five states have received 1115 waiver approvals for at least some extended postpartum period
- Congress considering mandatory 12 month extension
CHIP Options for Pregnancy Coverage

Two CHIP Pathways Available

CHIP Targeted Low Income Pregnant Women Option (6 states)

CHIP “Unborn Child” Option (18 states)
CHIP Targeted Low-Income Pregnant Women Option

How it works?

- Covers pregnant person from application to 60 days postpartum
- Must first cover pregnancy Medicaid up to 185% FPL
- Income eligibility limit cannot be higher than state’s CHIP income level for children
- Financed at CHIP matching rate

How many states?

- 6 states use this option in CHIP
- Options available for this coverage category
  - Lifting the five year bar for lawfully residing immigrants (4 of 6 states)
  - 12 months postpartum coverage (number of states TBD)
CHIP Unborn Child Option

How it works
• Coverage includes prenatal care and labor/delivery
• Allows pregnant people regardless of immigration status to have coverage
• Coverage ends after birth, unless paid through global fee which includes postpartum visit

How many states?
• 18 states elected option
• Extended postpartum coverage option does NOT apply to this group
  - Postpartum coverage can be offered through CHIP health services initiative using administrative funds (IL, CA, VA, MN have been approved)
ACA Marketplace Coverage for Maternity Care

- Maternity care is an essential health benefit in Marketplace plans.
- Coverage may have premiums, annual deductibles, some cost sharing depending on tier of coverage selected.
- No special enrollment period for pregnancy, SEP after birth.
  - Four states and Washington, D.C. have created SEP for pregnancy.

Leveraging Medicaid to Improve Maternal Health Outcomes

Figure 1. Change in Maternal Mortality Rate, 2018-2019

Rate is equivalent to the number of maternal deaths per 100,000 live births by women of given group.

Extending Postpartum Medicaid Coverage

<table>
<thead>
<tr>
<th>Preconception coverage</th>
<th>Pregnancy coverage</th>
<th>Postpartum coverage for mother</th>
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<tbody>
<tr>
<td><strong>200% FPL</strong></td>
<td></td>
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<tr>
<td>Median upper income limit</td>
<td>20% of pregnant women</td>
<td>20% postpartum, 60 day postpartum, 50% parents</td>
</tr>
<tr>
<td><strong>138% FPL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicaid Expansion (38 states)</td>
<td>138% of pregnant women</td>
<td>138% postpartum, 60 day postpartum, 50% parents</td>
</tr>
<tr>
<td><strong>38% FPL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicaid parent eligibility</td>
<td>38% of pregnant women</td>
<td>38% postpartum, 60 day postpartum, 50% parents</td>
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- Pregnancy determination
- Birth
- 60 day postpartum
- Baby's 1st birthday
Postpartum Coverage Option under the American Rescue Plan Act (ARPA)

- 12-month postpartum extension state option in Medicaid and CHIP
- States submit state plan amendment (SPA) to CMS for approval
- Federal matching funds available at regular matching rate beginning April 1, 2022
- State share required
State uptake of extended postpartum coverage (as of Feb. 7, 2022)

- **18 states (green and orange)** have enacted legislation to extend postpartum coverage when option becomes available April 1, 2022

- **5 states (dark blue)** have approved 1115 waivers for some postpartum coverage
Leveraging Medicaid to Improve Quality of Maternal and Infant Care

• Person-centered care models
  - Group prenatal care
  - Peer support providers, including doulas and community health workers

• High-Quality postpartum visit

• Use well child visits to reach new mothers

QUESTIONS?

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Additional Resources

Medicaid’s Role in Financing Maternity Care

Medicaid Expansion Narrows Maternal Health Coverage Gaps, But Racial Disparities Persist

Medicaid and CHIP Coverage for Pregnant Women: Federal Requirements, State Options

Medicaid and CHIP Eligibility and Enrollment Policies as of January 2021: Findings from a 50-State Survey

SHVS Report on CHIP Coverage Option for Pregnant Immigrants and Their Children

Medicaid After Pregnancy: State-Level Implications of Extending Postpartum Coverage
https://aspe.hhs.gov/reports/potential-state-level-effects-extending-postpartum-coverage

The Children’s Health Care Report Card
https://kidshealthcarereport.ccf.georgetown.edu/

https://ccf.georgetown.edu/2021/11/19/build-back-better-act-health-coverage-provisions-explained/

Optional 12 Months Postpartum Medicaid Coverage Leaves Opportunity to do More
https://ccf.georgetown.edu/2021/03/16/optional-12-months-postpartum-medicaid-coverage-leaves-opportunity-to-do-more/

Medicaid Postpartum Coverage Extension Tracker
https://www.kff.org/medicaid/issue-brief/medicaid-postpartum-coverage-extension-tracker/