



# Considerations in Extending Postpartum Coverage

**Medicaid and CHIP Payment and Access Commission**

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## Overview

- Current coverage
- Coverage disruptions
- Postpartum health issues
- State and federal action
- Possible recommendations

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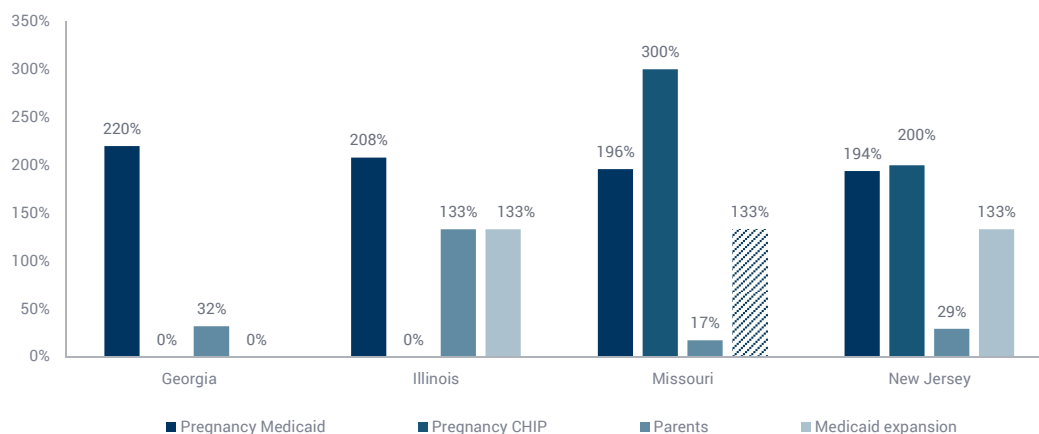
# Current Coverage

- States must provide Medicaid to pregnant women with incomes at or below 133 percent of the federal poverty level (FPL)
- Coverage extends for 60 days postpartum
- Ongoing coverage varies based on state eligibility for pregnant women and parents, and adoption of the Medicaid expansion

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# State Examples



**Notes:** Income eligibility levels as a percentage of the federal poverty level. Missouri has opted to expand Medicaid to non-disabled adults without dependent children, but has not yet implemented the expansion. Georgia has received approval for a Section 1115 waiver to cover adults with incomes up to 100 percent FPL, that meet certain requirements, but will not implement until July 1, 2021. Parent eligibility thresholds reflect Medicaid state plan coverage of the eligibility group for parents and other caretaker relatives. In expansion states, parents and caretaker relatives with incomes above the standard shown here may be eligible for coverage in the adult group.

**Sources:** CMS 2020b, 2020c, MO DSS 2020.

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## Current Coverage, continued

- Pregnant women are typically entitled to the full Medicaid benefit package
- Four states (Arkansas, New Mexico, North Carolina, and South Dakota) provide only pregnancy-related services
- In March 2014, MACPAC recommended aligning benefits across eligibility pathways

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## Coverage Disruptions

- Between 2015–2017, 25 percent of women experienced a change in insurance coverage before birth and almost 29 percent experienced a change postpartum
- Racial disparities found in continuity of coverage:
  - 75 percent white, non-Hispanic women were continuously insured, compared to 55 percent of Black, non-Hispanic women, 50 percent of indigenous women, and 20 percent of Hispanic Spanish-speaking women

Sources: Daw et al. 2019, Daw et al. 2020

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# Postpartum Health Issues

- One-third of pregnancy-related deaths occur postpartum
- Estimates suggest that 10–25 percent of pregnant women may have a chronic illness
- Perinatal mood and anxiety disorders affect one in seven pregnant and postpartum women

Sources: Luca et al. 2019, Admon et al. 2017, Tyer-Viola 2014

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# State Action

- Eleven states have expanded or sought to expand coverage beyond the typical 60-day postpartum period
  - Often target a particular population or service
  - Some are awaiting federal approval for implementation and others are using state-only funds
  - Additional states have or are considering an extension

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## Federal Action

- On September 29, 2020, the U.S. House of Representatives passed H.R. 4996
- Gives states the option of extending the postpartum period from 60 days to a full year, regardless of eligibility pathway
- Senate has not yet acted on legislation

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## Possible Recommendations

Alternative approaches to a recommendation:

- A mandatory extension of the postpartum period
- A state option to extend the postpartum period
- An extension of the postpartum period, regardless of eligibility pathway

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# Companion Recommendations

- Align recommendation for coverage under the State Children's Health Insurance Program (CHIP)
- Reiterate prior recommendation that states align Medicaid benefits for all pregnant women

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