

# Why the Affordable Care Act Matters for Women: Better Care for Pregnant Women and Mothers

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The Affordable Care Act (ACA) aims to improve conditions for pregnant women and new parents by providing the services they need to have healthy pregnancies and provide their children with a good start in life. The ACA aims to address a number of problems, including the lack of comprehensive maternity coverage and supports for low-income mothers, and to improve the infrastructure for breast-feeding.

## Universal Maternity Coverage

**Prior to passage of the ACA, maternity coverage was wholly inadequate, particularly in the individual health insurance market.**

Currently, most individual health plans fail to provide any coverage for maternity care, which means women without complications face average expenses of \$10,652 or more.<sup>1</sup> A 2008 study revealed that only 21 percent of the 3,500 plans reviewed offered any sort of maternity coverage for a 30-year-old woman, and only 12 percent provided comprehensive maternity coverage.<sup>2</sup>

**The ACA requires that all plans offered in the state-based health insurance exchanges, scheduled to launch in January 2014, provide maternity coverage as part of their essential benefits package.**

- ▶ The ACA requires that every plan offered in the exchange cover a set of ten essential benefits, one of which is coverage for maternity and newborn care.
- ▶ While this expansion of coverage for maternity and newborn care promises to bring significant health benefits for women and babies, the Department of Health and Human Services (HHS) has not provided specific guidance on what must be covered under the broad category of “maternity” care. HHS has deferred to each state to choose a “benchmark plan” to serve as a guide for what must be covered, leaving the risk of incomplete or inadequate coverage in some states.

## Why the ACA Matters for Women Fact Sheets

- ▶ [Summary of Key Provisions \(pdf\)](#)
- ▶ [Expanding Access to Health Insurance \(pdf\)](#)
- ▶ [Affordability and Choice in the Insurance Marketplace \(pdf\)](#)
- ▶ [Improving Health Care for Older Women \(pdf\)](#)
- ▶ [Improving Health Coverage for Lower-Income Women \(pdf\)](#)
- ▶ [Better Care for Pregnant Women and Mothers \(pdf\)](#)
- ▶ [Expanding Medicaid Family Planning Services \(pdf\)](#)
- ▶ [Preserving Access to Women’s Health Clinics \(pdf\)](#)
- ▶ [Coverage of Women’s Preventive Services, Including Contraception \(pdf\)](#)
- ▶ [Comprehensive Sex Education for Teens \(pdf\)](#)
- ▶ [Restrictions on Abortion Coverage \(pdf\)](#)

Also available at [www.nationalpartnership.org/ACA](http://www.nationalpartnership.org/ACA)

- ▶ HHS should provide clear and specific guidance on the essential health benefits, including more explicit details about what constitutes comprehensive maternity coverage, so that all women will receive comprehensive, quality care that addresses their and their infants' needs.
- ▶ If HHS does not provide specific guidance, each state should choose a plan that includes all necessary maternity care. The National Partnership and women's health organizations recommend that this include: preconception care, pregnancy-related counseling, prenatal care, midwifery services, enhanced coverage for high-risk pregnancies, care related to pregnancy complications or other conditions that may complicate a pregnancy, labor and delivery services in the setting of the woman's choosing, neonatal care, postpartum care including contraceptive counseling and coverage, and breast-feeding support.

## Additional Support for Pregnant Women and New Mothers

- ▶ **The ACA provides \$1.5 billion for a new home visiting program** that will pair new and expectant families with trained professionals who provide parenting information, resources and support during pregnancy and throughout a child's first three years, with a preference for visitation given to at-risk families.
- ▶ **Pregnant and parenting women in Medicaid will also gain access to critical new services and providers** including support services for, and education about, post-partum depression; free tobacco cessation counseling and therapy; improved access to certified nurse-midwives; and access to free-standing birth centers.
- ▶ **Employers must provide time and space for breast-feeding.** Of critical importance to working moms, the new law will require employers to provide a reasonable break time and place other than a bathroom for hourly employees who are nursing to pump.<sup>3</sup>
- ▶ **Preventive Services** – The ACA requires that preventive services be covered by all new insurance plans without copays, deductibles or other added costs for women. Some of these benefits are: coverage of breast-feeding counseling and equipment; Rh (D) blood typing and antibody testing for pregnant women; Folic Acid supplementation; screening for gestational diabetes; and contraceptive coverage.

<sup>1</sup> Thomson Reuters. (2008, October 29). Summary of: The Cost of Prematurity and Complicated Deliveries to U.S. Retrieved March 16, 2012 at [http://www.marchofdimes.com/peristats/pdfdocs/cts/ThomsonAnalysis2008\\_SummaryDocument\\_final121208.pdf](http://www.marchofdimes.com/peristats/pdfdocs/cts/ThomsonAnalysis2008_SummaryDocument_final121208.pdf)

<sup>2</sup> National Women's Law Center. (2008). Nowhere to Turn: How the Individual Health Insurance Market Fails Women. Retrieved March 16, 2012 at <http://action.nwlc.org/site/DocServer/NowhereToTurn.pdf>

<sup>3</sup> Employers with fewer than 50 employees will be exempted from this requirement if they would impose "an undue hardship."