The Healthy Maternity and Obstetric Medicine Act

The Healthy Maternity and Obstetric Medicine Act (Healthy MOM Act), H.R. 2866 and S. 2220, creates a special enrollment period for pregnant women so they can gain the insurance coverage they need to have a healthy pregnancy.

Every woman needs health insurance when she is pregnant in order access the prenatal care integral to having a healthy pregnancy and a healthy infant. Current law allows new parents to enroll in or change health insurance upon the birth or adoption of a child, but pregnant women who are not eligible for Medicaid are only able to enroll in coverage or change plans during the annual health insurance open enrollment period. If an uninsured woman discovers she is pregnant outside the open enrollment period, she will likely be unable to obtain affordable coverage with appropriate benefits for most or all of her pregnancy.

Allowing pregnant women to purchase comprehensive health insurance will ensure that they get the quality prenatal care that they need to have healthy pregnancies and infants. Access to prenatal care ensures that women have access to preventive services that improve birth outcomes, such as tobacco cessation, screening and diagnostic tests, chronic disease management and referral to appropriate services. Enabling pregnant women to obtain coverage will not only improve the health of mothers and babies, but could also create health care system savings.

The Healthy MOM Act

The Healthy MOM Act, sponsored by Rep. Bonnie Watson Coleman (D-NJ) and Senator Sherrod Brown (D-OH), designates pregnancy as a Qualifying Life Event, which would trigger a special enrollment period for pregnant women to enroll in health insurance coverage through the Marketplaces, group health plans, and the Federal Employee Health Benefits system.

Supporting healthy pregnancies not only leads to better birth outcomes, but could also generate health care cost savings. Research commissioned by the March of Dimes has shown that average expenditures for premature/low birthweight infants are more than 10 times as high as those for uncomplicated newborns.

The March of Dimes strongly supports the Quality Care for Moms and Babies Act and urges all Members of Congress to support this important legislation.

Key Facts

- Uninsured women receive fewer prenatal services and report greater difficulty in obtaining needed care than women with insurance.
- Health insurance coverage during pregnancy can lead to healthier pregnancies and better birth outcomes.
- It is recommended that pregnant women receive prenatal care services including folic acid supplementation, screening for preeclampsia and gestational diabetes, and counseling on the benefits of breastfeeding, but uninsured women often do not receive these services.
- The Healthy MOM Act creates a special enrollment period so that pregnant women can get the care they need to have healthy pregnancies and healthy infants.

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The March of Dimes is a national voluntary health agency whose volunteers and staff work to improve the health of infants and children by preventing birth defects, premature birth and infant mortality. Founded in 1938, the March of Dimes funds programs of research, community services, education and advocacy. For the latest resources and information, visit marchofdimes.org or nacersano.org.