



Affordable Care for Pregnant Women and Infants

Health insurance coverage helps ensure access to health care services, but having coverage doesn't always mean that care is affordable. Whether women are covered by private insurance or other programs like Medicaid, affordability is a key factor in how and when they receive the health services necessary to having healthy pregnancies and healthy babies. For pregnant women, lack of access to timely, quality health care can have lifelong consequences for them and their infants.

Premium assistance is vital for many people to be able to afford coverage. Particularly for those purchasing coverage in the individual market, premiums may be prohibitively high. Systems like premium tax credits are important for women and families to obtain the coverage they need.

Strict limitations on **medical underwriting** enable all people to obtain coverage at a reasonable cost. In addition to ensuring that any person can get insurance regardless of a pre-existing condition, limits on medical underwriting also help guarantee that coverage is affordable. In the past, women often found it difficult to obtain health insurance if they were pregnant or had had a complicated pregnancy in the past.

Preventive care without cost sharing is essential to ensuring that patients can access the most effective services that enable them to stay healthy and detect potential health problems early. For women of childbearing age, regular well-woman visits provide a critical opportunity to identify and treat problems that might threaten their ability to have a healthy pregnancy and baby. During pregnancy, women are recommended to have more than a dozen visits to their health care provider to monitor for conditions like high blood pressure, gestational diabetes, and fetal issues. Children are recommended to have 10 well child visits in the first eighteen months, and at least annually thereafter, to ensure their healthy development. If each of these visits comes with high copays, individuals may go without necessary care.

A prohibition on **annual and lifetime coverage caps** is critical to allow individuals with complex medical conditions to continue obtaining the care they need. A woman with a high-risk pregnancy and delivery could exceed an annual cap if she experienced a complicated labor, leaving her unable to obtain needed care for the rest of the year. A baby born severely preterm could easily exhaust a lifetime cap before her first birthday.

Affordability protections like these ensure that pregnant women, new parents, and their infants can access the care they need to get and stay healthy. **The March of Dimes urges policymakers to ensure that strong affordability protections are available to all people so that no one must forgo necessary medical care due to cost.**