



Patient Protections for Pregnant Women and Infants

Pregnant women, new mothers, and their infants have unique healthcare requirements. It is vitally important that health insurance plans provide comprehensive coverage to meet their needs, and that they do so without charging extra for that coverage.

Limits on medical underwriting prevent insurance companies from denying or limiting coverage based on preexisting conditions. In the past, women were commonly denied coverage if they were pregnant, had had a caesarean section, or were even considering having a child. These protections also help ensure that children who are born preterm or with birth complications can get coverage.

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 pre-term could easily exhaust a lifetime cap before her first birthday.

Nondiscrimination regulations require that women be able to purchase insurance for the same price that men do. Most women will become pregnant at least once in their lives, and half of all pregnancies are unexpected, so it is critical that women are able to enroll in comprehensive health coverage that meets their needs without having to pay extra for it.

Coverage up to age 26 for dependent children is a popular provision of current law that has allowed millions of young people to stay on their parents' health plans and to access the care they need to stay healthy. This protection is also credited with decreasing the proportion of births funded by Medicaid.

Without these types of protections, a single complicated pregnancy or birth could result in a lifelong inability to gain insurance coverage or coverage that is affordable. **The March of Dimes urges policymakers to ensure that these important consumer protections remain in place so that all women and infants can access affordable, quality health insurance and the health care services they need.**