

Removing maternity coverage from essential health benefits would harm mothers and children



Meet Kate

Kate is 30 years old and expecting her first child. She is self-employed and her husband's insurance doesn't extend to family members, so she enrolled in an insurance plan on **HealthCare.gov**.

Before the Affordable Care Act (ACA)

11 states required maternity benefits in individual health plans
13% of individual health plans covered maternity benefits

The ACA requires

individual and small group plans to cover Essential Health Benefits (EHB), including maternity care. The ACA also limits out-of-pocket spending for EHB services, including maternity care.

With ACA patient protections

Access to maternity care with protections on out-of-pocket expenses



More likely to obtain prenatal care



More likely to have a healthy baby



With ACA patient protections

Annual premiums
\$2,952

Total cost of birth
\$7,540

Kate's share
\$4,100

Maximum amount Kate would pay if there were complications during birth
\$7,150

If maternity care is not included in EHB

\$4,452
 25-70% higher premiums for a plan with maternity benefits than for a plan without maternity benefits

\$7,540
 Same cost of birth

\$4,100
 Kate's share would likely be the same

No out-of-pocket limits.

Additional amount Kate could pay if there are complications during birth

If maternity care is not covered

Annual premiums are \$120 less compared with the ACA
\$2,832

Total cost of birth
\$15,000

Kate must pay the **TOTAL COST**
\$15,000

UNLIMITED

If Congress gives states flexibility to remove maternity care from EHB, women and families may not be able to get the care they need for healthy pregnancies and healthy children.

Annual premiums increase with no out-of-pocket limits for maternity care



Patients might opt out of purchasing maternity coverage



Patients pay thousands more out-of-pocket, making them less likely to obtain maternity care



Increased risk of complications



1. Kaiser. Pre-ACA State Maternity Coverage Mandates: Individual and Small Group Markets.
 2. National Women's Law Center. 2009. "Still Nowhere to Turn: Insurance Companies Treat Women Like a Pre-existing Condition."
 3. Millman. 2017. "Are Essential Health Benefits Here to Stay?"
 4. March of Dimes. 2013. The Cost of Prematurity to U.S. Employers.