



NEW YORK STATE SENATOR

Liz Krueger

Bill To Expand Insurance Access For Pregnant Women Approved By Senate Committee

LIZ KRUEGER May 18, 2015

| ISSUE: **WOMEN'S HEALTH**

New York – In a unanimous vote today, the State Senate Insurance Committee referred [S.4639](#) to the Finance Committee, moving it one step closer to passage. The bill, introduced by Senator Liz Krueger, would make pregnancy a qualifying event triggering a special enrollment period for the state health insurance exchange, allowing pregnant women to enroll in a health plan at any time. The legislation introduced in the Assembly ([A.6780](#)) by Assembly Member Aravella Simotas will be considered tomorrow by the Assembly Insurance Committee.

Under current law, eligible New Yorkers can enroll in health plans through the New York State of Health Marketplace only during a designated open enrollment period, unless they experience a qualifying event triggering a special enrollment period. Qualifying events include marriage, divorce, gaining citizenship, and giving birth, among others. However, although birth is a qualifying event, becoming pregnant is not. This bill would fix this oversight in the law, allowing women who become pregnant to apply for insurance on the marketplace at any time.

“Every woman should have access to adequate healthcare during pregnancy,” said **Sen. Krueger**

. “The Affordable Care Act has been a boon for millions of New Yorkers, but the failure to recognize pregnancy as a qualifying event has left some women out in the cold at the time when they most need coverage. This bill will close a glaring loophole in the current law, and make New York a leader in women’s healthcare.”

“This common sense legislative fix will ensure that women have access to vital prenatal care and that babies have the best start in life," said **Assm. Simotas**. “When I was pregnant, prenatal care was critical to my peace of mind and wellbeing and, of course, the health of my daughter. Denying a pregnant woman care because she missed an arbitrary enrollment period places minimal short term costs ahead of long term consequences for the health of the mother and the baby.”

New York City Comptroller Scott Stringer recently released [a report](#) examining this issue, highlighting the health benefits of prenatal care for pregnant women and newborns and the potential for prenatal care to lead to long-term cost savings for the state’s healthcare system. Babies born to mothers who received no prenatal care are three times more likely to be born at low birth weight, and five times more likely to die, than those whose mothers received prenatal care. Diseases that pose health risks to pregnant women can be mitigated by maternity care, including preeclampsia, placental abruption, diabetes, heart conditions, and Graves' disease. Further, a study in the Journal of the American Board of Family Medicine found that prenatal care for teen mothers would save between \$2,369 and \$3,242 per pregnancy. Without insurance, the cost to a prospective parent of prenatal care and delivery, even for an uncomplicated birth, can average \$20,000.

Several other states, including California, Washington, and the District of Columbia have already expanded the list of qualifying events beyond those laid out in the federal Affordable Care Act. Passage of [S.4639/A.6780](#) would make New York the first state in the

nation to create a special enrollment period for pregnancy.

LINKS:

- Office of the New York City Comptroller Scott M. Stringer, "Time to Deliver: Pregnancy and the Affordable Care Act," March 2015. http://comptroller.nyc.gov/wp-content/uploads/documents/Pregnancy_and_the_Affordable_Care_Act.pdf

- US Department of Health & Human Services.
<http://mchb.hrsa.gov/programs/womeninfants/prenatal.html>

- Postolowski, C., Young Invincibles. "Without Maternity Coverage: The Need for Special Enrollment in the Health Insurance Marketplaces during Pregnancy." December 2014. http://younginvincibles.org/wp-content/uploads/2015/02/Without-Maternity-Coverage-1.5.15_4.pdf

- Hueston, W., et al. "How Much Money Can Early Prenatal Care for Teen Pregnancies Save?: A Cost-Benefit Analysis." J Am Board Fam Med May-June 2008. <http://www.ncbi.nlm.nih.gov/pubmed/18467529>

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