

new york state senator Liz Krueger

## Statement From Senator Krueger On Governor Signing Bill To Expand Insurance Access For Pregnant Women

LIZ KRUEGER December 23, 2015

ISSUE: WOMEN'S HEALTH, PREGNANCY, AFFORDABLE CARE ACT, INSURANCE

New York – State Senator Liz Krueger released the following statement today after Governor Andrew Cuomo signed S.5972/A.6780 into law yesterday. The new law will 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 bill was cosponsored by Senators Seward, Hannon, and Krueger, and Assembly Member Simotas:

"Every woman should have access to adequate healthcare during pregnancy, and that's why I pushed hard for this common-sense legislation. I thank the Governor for signing this bill into law, and congratulate Senators Seward and Hannon, Assembly Member Simotas, Comptroller Stringer, who first brought this issue to my attention, and groups around the state who wanted to make sure that New York could be the first in the nation to recognize that when a woman becomes pregnant, we should make sure she can get insurance immediately. Special thanks to March of Dimes and the American Congress of Obstetricians and Gynecologists for their leadership. This bill means healthier mothers, stronger babies, and added security for New York's hard-working families."

## BACKGROUND:

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. Formerly, although birth was a qualifying event, becoming pregnant was not. S.5972/A.6780 fixes this oversight, allowing women who become pregnant to apply for individual insurance plans on or off the marketplace at any time.

In March, New York City Comptroller Scott Stringer 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. The signing of S.5972/A.6780 makes New York the first state in the nation to create a special enrollment period for pregnancy.

## 2015-S5972

- Introduced
- • In Committee Assembly
  - In Committee Senate
- • On Floor Calendar Assembly
  - On Floor Calendar Senate
- • Passed Assembly
  - Passed Senate
- Delivered to Governor
- Signed By Governor
- Relates to permitting pregnant individuals to enroll in the state health insurance exchange
- at any time

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June 14, 2015

Signed by Governor

Sponsored by James L. Seward

Do you support this bill?

ΝΑΥ