

March 10, 2016

Senator Joseph Crisco
Representative Robert Megna
Co-Chairs, Insurance and Real Estate Committee
Legislative Office Building, Room 2800
Hartford, CT. 06106

RE: *Testimony, SB 370, An Act Concerning Health Care Providers Lists and Authorizing Pregnancy as a Qualifying Event for Special Enrollment Periods.*

Dear Chairman Crisco, Megna and Committee Members,

On behalf of the March of Dimes, a unique collaboration of scientists, clinicians, parents, members of the business community, and other volunteers affiliated with chapters representing every state, the District of Columbia and Puerto Rico, I am pleased to express our support for *SB 370, An Act Concerning Health Care Provider Lists and Authorizing Pregnancy as a Qualifying Event for Special Enrollment Periods.*

As an organization committed to the health and wellbeing of women, infants, children, and families, the March of Dimes has worked to ensure access to meaningful and affordable health coverage for every woman of childbearing age, infant, and child in America. *The SB 370, An Act Concerning Health Care Provider Lists and Authorizing Pregnancy as a Qualifying Event for Special Enrollment Periods*, furthers this goal by creating a special enrollment period for pregnant women so they can gain the health coverage they need to have a healthy pregnancy.

While the Affordable Care Act has expanded access to health insurance for millions of Americans, many women of childbearing age remain uninsured or underinsured. For women who become pregnant, this lack of coverage or needed benefits can have a measurable impact on the health of their pregnancy.

Authorities such as the U.S. Preventive Services Task Force (USPSTF) and the American College of Obstetricians and Gynecologists (ACOG) recommend a range of prenatal care services that should be available to all pregnant women, including folic acid supplementation, screening for preeclampsia and gestational diabetes, and counseling on the benefits of breastfeeding. Important services like these are best provided if the woman has comprehensive maternity coverage. However, existing regulations do not allow women to enroll in coverage outside an open enrollment period if they discover they are pregnant.

Prenatal care should begin in early pregnancy for all women, but uninsured women receive far fewer prenatal services than their insured counterparts. Often, they do not receive important prenatal services (such as those recommended by the USPSTF and ACOG) until much later in their pregnancies than insured women do, and they also report greater difficulty in obtaining needed care. The SB 370 will address these coverage gaps, giving women who become pregnant the opportunity to obtain coverage, or to shift to a more comprehensive plan, by establishing a special enrollment period for pregnancy.

The March of Dimes thanks you for your leadership on this important issue, and we look forward to working with you to ensure that every infant has a healthy start to life. If we may be of further assistance, please contact Erin E. Jones, 860.810.4737, ejones2@marchofdimes.org.

Sincerely,

Erin E. Jones
March of Dimes
Regional Director, Advocacy and Government Affairs



Ensure access to health insurance for pregnant women

Establishing a special enrollment period for pregnancy will ensure pregnant women can obtain health coverage when they need it most. SB 370, An Act Concerning Health Care Provider Lists and Authorizing Pregnancy as a Qualifying Event for Special Enrollment Periods, will allow pregnant women to access critical prenatal services.

Prenatal care is vital for healthy pregnancies and healthy babies. Pregnancy-related conditions can pose significant health risks to mother and infant. Prenatal care helps to address these risks by providing screening and treatment for medical conditions such as hypertension (a leading cause of maternal mortality) and identifying behavioral risk factors like smoking or poor nutrition that are associated with poor birth outcomes.

Regular prenatal care helps keep women and their infants healthy during pregnancy. Regular prenatal care is essential for ensuring access to screenings and interventions that can directly affect the health of the infant. Some of these include folic acid supplementation, screening for preeclampsia and gestational diabetes, and counseling on healthy lifestyle behaviors.

Pregnancy should be designated as a qualifying life event. Not all employers offer health insurance, and not all policies cover all the pregnancy-related services a woman may need. Pregnant women may earn too much to qualify for Medicaid, but not enough to afford to purchase a policy from Access Health CT or "private insurers". Today, an uninsured or underinsured woman who discovers she is pregnant may be unable to obtain coverage or switch for part or all of her pregnancy.

By designating pregnancy as a qualifying life event, women would be empowered to enroll in coverage as soon as they become pregnant. The March of Dimes strongly supports ensuring that all women have access to coverage and care during pregnancy to ensure the health of both mother and child.

The March of Dimes urges policymakers to adopt pregnancy as a qualifying life event, allowing mothers to access the vital health services provided in prenatal care.

Key Points

- Prenatal care is critical to maternal and infant health.
- Prenatal care can cost up to \$20,000, even for uncomplicated pregnancies.
- In Connecticut in 2012, 12.5%, according to PeriStats] of women were uninsured.
- Access to early and regular prenatal care allows women to receive essential screening and interventions that can impact the health of their infants.
- Average medical costs for a premature/low birth weight baby are 10 times more than for a healthy baby.

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The March of Dimes is a national voluntary health agency whose volunteers and staff work to improve the health of infants and children by preventing birth defects, premature birth and infant mortality. Founded in 1938, the March of Dimes funds programs of research, community services, education and advocacy. For the latest resources and information, visit marchofdimes.org or nacersano.org.