

Helping Pregnant Women Navigate the New Coverage Landscape

Elizabeth Wieand

Program Director, Payment and Delivery System Policy

Learning Collaborative on Improving Quality and Access to Care in Maternal and Child Health

Denver, Colorado

ACOG
THE AMERICAN CONGRESS OF
OBSTETRICIANS AND GYNECOLOGISTS

6/16/2016

1

ACOG 101

- **More than 57,000 members**
 - Over 34,000 practicing ob-gyns and 5,000 residents
 - Over 90% of American board-certified ob-gyns are members
 - Members include generalists and subspecialists
- **Two companion organizations: Congress + College**
 - **Congress**
 - Advocacy on behalf of members
 - Lobbying & political activities
 - Payment policy & coding
 - **College**
 - Educational activities
 - Clinical guidance & publications



ACOG
THE AMERICAN CONGRESS OF OBSTETRICIANS AND GYNECOLOGISTS

6/16/2016

2

Objectives

- ✓ Define what coverage types meet minimum essential coverage standards.
- ✓ Distinguish different pathways for health coverage for pregnant women.
- ✓ Understand common barriers to implementing policies that provide coverage choices for pregnant women.
- ✓ Identify ways your state can improve coverage for pregnant women.

6/16/2016

ACOG
THE AMERICAN CONGRESS OF OBSTETRICIANS AND GYNECOLOGISTS

3

Why Does Continuity of Coverage Matter for Pregnant Women?

- **Timely access to prenatal care is essential** to identify and manage pregnancy complications. The earlier, the better for populations with pre-existing health conditions.
- Continuity of coverage also promotes **access to other health care** needs, like specialty care, during the prenatal and postpartum periods.

6/16/2016

ACOG
THE AMERICAN CONGRESS OF OBSTETRICIANS AND GYNECOLOGISTS

4

Minimum Essential Coverage (MEC)



- The Affordable Care Act created a new threshold for what constitutes comprehensive coverage – minimum essential coverage (MEC).
- The Internal Revenue Service (IRS) defined in regulation what types of existing coverage met this standard.
 - Most Medicaid and Children's Health Insurance Program (CHIP) coverage is MEC.
 - A few limited-benefit Medicaid and CHIP categories are **not** considered MEC.
 - Family planning-only benefits
 - Tuberculosis-related services
 - Emergency services provided to non-qualified non-citizens
 - **Pregnancy-related services for pregnant women**
 - **CHIP pregnancy coverage provided via the "unborn option"**

6/16/2016

ACOG
THE AMERICAN CONGRESS OF OBSTETRICIANS AND GYNECOLOGISTS

5

Medicaid for Pregnant Women

- Basics
 - Income eligibility varies by state.
 - Pregnancy eligibility standards are usually more generous than other adult categories.
 - Women enrolled in Medicaid based on pregnancy status are covered for the duration of their pregnancy and at least 60 days postpartum.
- Benefits
 - Many states provide full state plan services to pregnant women.
 - Some states have "pregnancy-related" Medicaid that only covers **services that pertain to the pregnancy** and to **"other conditions that may complicate pregnancy."**
 - States had to submit a state plan amendment (SPA) to the Centers for Medicare and Medicaid Services (CMS) to determine whether pregnancy coverage is equivalent to full Medicaid coverage.
 - States with "pregnancy-related" Medicaid that this not MEC are allowed to have pregnant women qualify for financial assistance to buy a qualified health plan (QHP) or obtain a hardship exemption.
 - States also have the option to do both based on differing income levels.

6/16/2016

ACOG
THE AMERICAN CONGRESS OF OBSTETRICIANS AND GYNECOLOGISTS

6

CHIP Coverage for Pregnant Women

- States have the option to offer CHIP coverage to pregnant women
 - 19 states offer some level of coverage
 - 9 states offer comprehensive coverage
 - 16 states provide coverage through the postpartum period
- Minimum essential coverage
 - CHIP is considered MEC for children.
 - States that cover pregnant women under the "unborn option" do not meet the MEC standard for the **pregnant woman**.
 - States that use the "unborn option" may exclude a pregnant woman who has another form of coverage from CHIP, but do not have to.
 - A pregnant woman who qualifies for CHIP under the "unborn option" can either:
 - Continue to collect a tax credit for her health plan,
 - Enroll in CHIP and qualify for a hardship exemption, or
 - Enroll in both CHIP and a private health plan (if her state allows).

6/16/2016

ACOG
THE AMERICAN CONGRESS OF OBSTETRICIANS AND GYNECOLOGISTS

7

Marketplace Coverage for Pregnant Women

- **Pregnancy is NOT a qualifying life event that triggers a special enrollment period. There is only a special enrollment period for birth.**
- Women who are enrolled in qualified health plans (QHPs) and receiving tax credits when they become pregnant do not have to switch into Medicaid or CHIP even though they qualify.
- Women who elect to switch to Medicaid forgo their ability to stay in their QHP during their pregnancy and postpartum period.
- However, this policy has not been operationalized.

6/16/2016

ACOG
THE AMERICAN CONGRESS OF OBSTETRICIANS AND GYNECOLOGISTS

8

State Examples: California



- California's goal was to cover pregnant women with incomes up to 213% of the federal poverty level and give women the ability to have both Medi-Cal and Covered California QHPs.
- Eligible individuals receive additional Medi-Cal services that are not covered by Covered California QHPs.
- Medi-Cal will reimburse women any out-of-pocket costs, although providers are not allowed to charge out-of-pocket costs.
- In reality, Covered California cannot provide wrap around coverage and women are automatically placed in Medi-Cal if they report a pregnancy.

6/16/2016

ACOG
THE AMERICAN CONGRESS OF OBSTETRICIANS AND GYNECOLOGISTS

9

State Example: Oklahoma



- As of January 1, 2014, SoonerCare reduced pregnancy eligibility for Medicaid beneficiaries to 138% of the federal poverty level and moved those who previously qualified for pregnancy-related Medicaid into CHIP coverage called Soon-to-be-Sooners.
- Oklahoma can draw down a higher federal medical assistance percentage (FMAP) for CHIP.
- Soon-to-be-Sooners is pregnancy-related coverage provided under the "unborn option" that includes some preventive health benefits.
- Oklahoma engaged in a broad stakeholder outreach campaign to explain the benefit changes for pregnant women.

6/16/2016

ACOG
THE AMERICAN CONGRESS OF OBSTETRICIANS AND GYNECOLOGISTS

10

Options: What Can Your State Do to Help Improve Continuity?

- Educate stakeholders about available options.
 - Pregnant women
 - Maternity care providers
 - Patient navigators and care coordinators
 - Insurance navigators and assisters
- Inform pregnant women, along with other relevant stakeholders, of their **coverage options** when they are about to lose Medicaid or CHIP **postpartum**.
- **Provide postpartum coverage** if your state covers pregnant women in **CHIP**.
- Create a **pregnancy special enrollment period** if you are a **state-based marketplace**.
- Make sure any policy you enact can be supported by the underlying information technology or that appropriate work-arounds are identified before the policy is announced.

6/16/2016



11

Resources

- Centers for Medicaid and CHIP Services' (CMCS) State Health Official and State Medicaid Director Letter, Minimum Essential Coverage, SHO# 14-002 <https://www.medicaid.gov/Federal-Policy-Guidance/downloads/SHO-14-002.pdf>
- CMS's Webpage on Minimum Essential Coverage <https://www.medicaid.gov/medicaid-chip-program-information/by-topics/benefits/minimum-essential-coverage.html>
- March of Dimes' Issue Brief: CHIP Coverage for Pregnant Women <http://www.marchofdimes.org/materials/MOD-CHIP-Coverage-for-Pregnant-Women-Updated-May-2016.pdf>
- Medicaid and CHIP Payment and Access Commission's Issue Brief: Update on Pregnancy-related Medicaid and Minimum Essential Coverage <https://www.macpac.gov/wp-content/uploads/2016/06/Update-on-Pregnancy-Related-Medicaid-1.pdf>

6/16/2016



12

Thank you!

Elizabeth Wieand, MSPH

Program Director, Payment and Delivery System Policy

American Congress of Obstetricians and Gynecologists

ewieand@acog.org

202.314.2356

6/16/2016

ACOG
THE AMERICAN CONGRESS OF OBSTETRICIANS AND GYNECOLOGISTS

13