

***An Act ensuring access to full spectrum pregnancy care, (H1196,  
S673)***

*Filed by Representatives Sabadosa and Balser and Senator Friedman*

Full-spectrum pregnancy care must be affordable and accessible to all Bay Staters, but high out-of-pocket pregnancy-related costs can put people in an impossible position: either scrape together money that they may not have, go into medical debt, or forgo basic health care. These are unacceptable options in a state with world-class health care.

All Bay Staters must be able to decide if, when, and how to have a family. But, the high cost of pregnancy care undermines this ability. Starting a family or ending a pregnancy **must** be affordable to **all** Bay Staters.

High out of pocket costs associated with pregnancy are the result of high deductible health plans, which foist the cost of care directly onto patients. This harms women, families, and pregnant people by:

- Forcing some to forgo prenatal care or postpartum care because they can't afford it.
- Pushing abortion care out of reach to those who can't afford to be pregnant or start a family.
- Making people ration their care (i.e. putting off other forms of care) to afford pregnancy care.
- Having to relive the trauma of pregnancy loss by receiving a bill for a copay after suffering a miscarriage or losing a child during delivery.
- Creating overwhelming medical debt for those who receive care.
- Forcing some Bay Staters to avoid becoming pregnant, even when they want to start or grow a family

**This is an issue that disproportionately impacts women. Maternity and newborn care are the top reason why women between the ages of 19 and 44 spend 62% more per capita on health care costs than their male counterparts.<sup>1</sup>** While we have nearly universal health insurance coverage in Massachusetts, insurance plans

<sup>1</sup>Centers for Medicare and Medicaid Services, *U.S. Personal Health Care Spending by Age and Gender 2010 Highlights*, CMS.gov (2014), available at <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/Downloads/AgeandGenderHighlights.pdf>

increasingly include steep deductibles and copays. In fact, 1.2 million Bay State residents are on a high deductible health plan.<sup>2</sup>

Pregnancy is uniquely important to all of us, and inevitably impacts us all in one way or another. We must reimagine our health care system to center and support the needs of women, pregnant people, and families. **We should be the ones dictating our care, not our deductibles or insurance plans.**

***An Act Ensuring Access to Full Spectrum Pregnancy Care*** would reform our state laws by requiring that all Massachusetts regulated health plans cover the full spectrum of pregnancy-related care, including abortion care, prenatal care, childbirth, postpartum care, etc., without any cost-sharing or copays. This will:

- **Ensure that cost is no longer a barrier to women and families getting the care they need, and that they aren't saddled with insurmountable debt post-pregnancy.**
- Create a health care system that is more gender-equitable and doesn't punish people for their ability to become pregnant, their decision to raise a family, or their decision to end a pregnancy.
- Guarantee that no one will ever have to suffer the indignity of receiving a bill after suffering a miscarriage or losing a pregnancy.

Being a new parent or coping with the loss of a pregnancy is tough enough. The last thing someone in this situation needs is to worry about how they're going to pay for the care they just received. Massachusetts led the way on universal health care and gender equality and it now has the timely opportunity to lead the nation by removing *financial* barriers to accessing full-spectrum pregnancy health care.

<sup>2</sup> Center for Health Information and Analysis (CHIA), Performance of the Massachusetts Health Care System Annual Report (Oct. 2019), available at <https://www.chiamass.gov/assets/2019-annual-report/2019-Annual-Report.pdf>.