

# Why the Affordable Care Act Matters for Women: Improving Care for Pregnant Women and New Parents

SEPTEMBER 2015

The Affordable Care Act (ACA) is the greatest advance for women's health in a generation, and includes several benefits that are critically important for pregnant women and new parents. Thanks to the ACA, most plans now ensure access to the health services expecting and new parents need to give their children a good start in life. The law both guarantees coverage of maternity services and provides support for eligible new parents once their child is born.

## Guaranteed Maternity Coverage

The ACA requires all qualified health plans offered in the marketplace to provide maternity coverage as an essential health benefit. Prior to the ACA, maternity coverage was often inadequate, particularly in the individual health insurance market, and few individual health plans provided any coverage for maternity care. A 2008 study revealed that roughly 21 percent of the 3,500 plans reviewed offered any sort of maternity coverage for a 30-year-old woman, and only 12 percent provided comprehensive maternity coverage.<sup>1</sup> Maternity care can be very expensive: \$21,001 was the average cost of all payments made for maternity and newborn care in 2010 for women who had commercial insurance.<sup>2</sup>

Now, every plan offered in the marketplace must now cover 10 categories of essential health benefits, one of which is maternity and newborn care. While this expansion of coverage for maternity and newborn care provides significant health benefits for women and babies, the U.S. Department of Health and Human Services does not provide specific guidance on what services must be covered under this broad category and instead defers to each state to choose a benchmark plan to guide coverage.

Use of benchmark plans means that maternity coverage varies across states and is more comprehensive in some states than others. Ideally, all plans should cover preconception care, pregnancy-related counseling, prenatal care, midwifery services, enhanced coverage for high-risk pregnancies, care related to pregnancy complications or to other medical conditions that may complicate a pregnancy, labor and delivery services in the setting of the woman's choosing, neonatal care, postpartum care including contraceptive counseling and coverage, and breastfeeding support.<sup>3</sup>

# Support and Care for Pregnant Women and New Parents

The ACA provides expecting and new parents with crucial support through a variety of programs and provisions including:

- ▶ **New breastfeeding benefits.** The ACA requires most health insurance plans to cover, with no cost-sharing, breastfeeding counseling and supplies for nursing mothers. Coverage must extend for the duration of breastfeeding. In addition, it requires employers to provide reasonable break time and a place other than a bathroom for certain employees who are nursing to pump breast milk.<sup>4</sup>
- ▶ **Support for a home visiting program.** The ACA provides support for at-risk communities through a home visiting program that pairs eligible new and expectant families with trained professionals who provide parenting information, as well as resources and support during pregnancy and a child's first years.
- ▶ **Expanded access to critical Medicaid services and providers.** Pregnant and parenting women enrolled in Medicaid have access to support services for, and education about, postpartum depression; free tobacco cessation counseling and therapy; certified nurse-midwives; and freestanding birth centers.
- ▶ **Coverage of free preventive services.** The ACA requires most health insurance plans to cover preventive services without copays, deductibles or other added out-of-pocket costs. Some of these benefits include coverage of breastfeeding counseling and equipment, Rh (D) blood typing and antibody testing for pregnant women, folic acid supplementation, screening for gestational diabetes and contraceptive coverage.

With guaranteed maternity care and additional benefits, the ACA helps to ensure that all families can access the health care they need when expecting and caring for a new child.

---

1 National Women's Law Center. (2008). *Nowhere to Turn: How the Individual Health Insurance Market Fails Women*. Retrieved 12 August 2015, from <http://action.nwlc.org/site/DocServer/NowhereToTurn.pdf>

2 Truven Health Analytics. (2013, January). *The Cost of Having a Baby in the United States*, Table 11. Retrieved 12 August 2015, from <http://transform.childbirthconnection.org/reports/cost/>

3 National Partnership for Women & Families. (2012). *Guidelines for States on Maternity Care in the Essential Health Benefits Package*. Retrieved 12 August 2015, from [http://go.nationalpartnership.org/site/DocServer/REPRO\\_Guidelines\\_for\\_States\\_on\\_Maternity\\_Care7.30.12.pdf?docID=11181](http://go.nationalpartnership.org/site/DocServer/REPRO_Guidelines_for_States_on_Maternity_Care7.30.12.pdf?docID=11181)

4 U.S. Dept. of Labor, Wage and Hour Division. (2010, March). Section 7(r) of the Fair Labor Standards Act – Break Time for Nursing Mothers Provision. Retrieved 12 August 2015, from [http://www.dol.gov/whd/nursingmothers/Sec7rFLSA\\_btnm.htm](http://www.dol.gov/whd/nursingmothers/Sec7rFLSA_btnm.htm). Note: This requirement applies to employees who are not exempt from Section 7 of the Fair Labor Standards Act. Employers with fewer than 50 employees are exempt from this requirement if it would impose an undue hardship.

---

The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy group dedicated to promoting fairness in the workplace, access to quality health care and policies that help women and men meet the dual demands of work and family. More information is available at [www.NationalPartnership.org](http://www.NationalPartnership.org).

© 2015 National Partnership for Women & Families. All rights reserved.