



**Statement for Hearing on**

**“Improving Maternal Health: Legislation to Advance Prevention Efforts and Access to Care.”**

**Submitted to the  
House Energy and Commerce Committee**

**September 10, 2019**

America’s Health Insurance Plans (AHIP)<sup>1</sup> thanks the Committee for focusing on the important issue of maternal health. Despite the growing sophistication of the U.S. health care system and the increasing quality of care for women during pregnancy, childbirth, and post-partum, relative to other high-income countries, women in the United States still have the highest rate of maternal mortality. This problem is particularly acute among women of color. Recently, the Centers for Disease Control and Prevention (CDC) released data showing that African-American, Native American, and Alaska native women die of pregnancy-related causes at a rate nearly three times higher than those of white women.<sup>2</sup>

AHIP believes that all Americans deserve high-quality, accessible and affordable maternal, newborn and infant health care. Health insurance providers cover and improve access to maternity care and work hard to identify and address health disparities. An [issue brief](#) that AHIP

---

<sup>1</sup> AHIP is the national association whose members provide coverage for health care and related services to millions of Americans every day. Through these offerings, we improve and protect the health and financial security of consumers, families, businesses, communities, and the nation. We are committed to market-based solutions and public-private partnerships that improve affordability, value, access, and well-being for consumers.

<sup>2</sup>[https://www.cdc.gov/mmwr/volumes/68/wr/mm6835a3.htm?s\\_cid=mm6835a3\\_w](https://www.cdc.gov/mmwr/volumes/68/wr/mm6835a3.htm?s_cid=mm6835a3_w)

released last December outlines many strategies that health insurance providers are pursuing to improve women's health.<sup>3</sup>

We welcome additional opportunities to work with the Committee and other key stakeholders - such as our provider partners state, federal and local governments; community partners; and our employer, government and individual customers - to tackle this important issue.

### **Women's Health Care Is A Priority for Health Insurance Providers**

Health insurance providers cover the full continuum of health care services for women, including expectant mothers. These services encompass prevention (e.g., annual gynecological well woman exams, contraception, Human Papillomavirus (HPV) vaccine) and screening (e.g., mammography, cervical and ovarian cancer screening), prenatal care, maternity and postpartum health, mental health care, and more. Under the requirements of the Affordable Care Act (ACA), maternity and newborn care are covered as part of the Essential Health Benefits (EHB) delivered by all qualified health plans and nearly all plans offered in the group market.

In addition, health insurance providers support recommendations from the U.S. Preventive Services Task Force (USPSTF) and the CDC Advisory Council for Immunization Practices (ACIP) pertaining to pre- and post-natal care. Women, newborns, and infants receive coverage for these services with no cost sharing or co-payments, per the provisions of the ACA.

Beyond these requirements, health plans deliver a wide range of maternity-related care and case management services as outlined throughout our statement and in our [Women's Health Issue Brief](#).

### **Preventive Care Is the Foundation of Good Health**

Improving preventive care for women is a top priority of health insurance providers. When delivered by an in-network provider, health plans cover recommended screenings for women with no cost-sharing. For women who are pregnant or may become pregnant, these services include anemia screening; breastfeeding support and counseling; contraception; folic acid supplements; gestational diabetes screening; gonorrhea screening; Hepatitis B screening; preeclampsia prevention and screening; Rh incompatibility screening; syphilis screening; expanded tobacco intervention counseling; and urinary tract or other infection screening.

---

<sup>3</sup> Health Plans' Commitment to Improving Women's Reproductive Health, Issue Brief, November 2018, AHIP [https://www.ahip.org/wp-content/uploads/2018/11/IB\\_WomensHealth-112118-FINAL.pdf](https://www.ahip.org/wp-content/uploads/2018/11/IB_WomensHealth-112118-FINAL.pdf)

Vaccines are also an essential preventive measure that insurance providers strongly support. To promote adoption of the HPV vaccine, for example, health insurance providers communicate with clinicians to encourage the routine provision of the vaccine and to offer guidance on how they may discuss the importance of the vaccine with children and their parents; incorporate the administration of the vaccine in quality measures on which providers are measured; provide financial incentives to encourage providers to offer the vaccine; and communicate with patients about the safety, efficacy, and purpose of the vaccine, and the importance of completing the vaccine series to ensure full protection.

Despite the presence of coverage and outreach from health plans encouraging members to use preventive services and prescribers to administer these services with no cost sharing, preventive services are still underused. Health insurance providers continuously evaluate their member engagement strategies to improve the use of these preventive services and reduce disparities.

### **Breaking Down Social Barriers to Good Health**

Health insurance providers are committed to ensuring that patients and consumers receive high-quality care during pregnancy, childbirth and after delivery. As part of that commitment, insurance providers are addressing certain social determinants of health that may lead to disparities in care. Research shows that these social factors (the conditions and environment in which people are born, grow, live, work and age) can have a tremendous impact on a person's health. Health insurance providers are increasingly developing and expanding programs to address social barriers to help American families with housing, transportation, food, and educational opportunities as complements to traditional health services.

Successfully addressing social barriers and health care disparities requires cultural competency among our health care institutions. Cultural competency reflects how clinicians, health insurance providers, and other organizations deliver health care services to meet the social, cultural, and linguistic needs of patients. Research shows that racial and ethnic minorities are often disproportionately burdened by chronic illness and disease. Health insurance providers understand that every patient has different needs, and our member companies invest in strategies and programs to reach people where they are to improve their health outcomes.

As a part of these efforts, health insurance providers are increasingly focused on racial disparities in pregnancy and birth outcomes and their implications for maternal health.<sup>4</sup> Our members work collaboratively with doctors and hospitals to deliver culturally competent care, and to use state of the art research and analytics to identify potentially high-risk pregnancies. Early identification and intervention in high-risk pregnancies can improve the mother’s care experience, better identify comorbidities during pregnancy, and increase the chances of delivering full-term, healthy babies.

Unfortunately, at-risk expectant women often seek care later in their pregnancies, potentially missing the window for vital prenatal care. Leveraging data and predictive analytics tools, health insurance providers are able to identify high-risk pregnancies early on and connect mothers-to-be with necessary clinical care, education, and social supports.

Health insurance providers are continually developing ways to engage with patients and consumers and encourage them to use maternity care effectively. Often, insurance providers leverage care management services, community health workers, and other care team members to help coordinate care. For example, several of our member health insurance providers use nurse care managers to contact expectant mothers who are experiencing a high-risk pregnancy to provide regular pre-natal coaching. The care team members follow these patients throughout their pregnancy and post-partum checkups and coordinate care with the mother’s doctors. These types of approaches can improve maternal and infant outcomes.

These experts also provide support in addressing socioeconomic factors that may impact a woman’s pregnancy. Care team members connect expectant mothers with resources, such as access to healthy foods, baby supplies, housing, and even mobile technologies for those who may not have reliable access to communication platforms. For example, one insurance provider launched a program to offer integrated case management, care coordination, and disease management for expectant mothers through the first year of their infants’ life. As a result of this program, there has been a statistically significant improvement in delivery outcomes and a decrease in low- and very low-infant birth weights.<sup>5</sup>

---

<sup>4</sup> “Weathering” and Age Patterns of Allostatic Load Scores Among Blacks and Whites in the United States, Arline T. Geronimus, ScD, Margaret Hicken, MPH, Danya Keene, MAT, and John Bound, PhD. [Am J Public Health](#). 2006 May; 96(5): 826–833. doi: [10.2105/AJPH.2004.060749](#)

<sup>5</sup> Health Plans’ Commitment to Improving Women’s Reproductive Health, Issue Brief, November 2018, AHIP [https://www.ahip.org/wp-content/uploads/2018/11/IB\\_WomensHealth-112118-FINAL.pdf](https://www.ahip.org/wp-content/uploads/2018/11/IB_WomensHealth-112118-FINAL.pdf)

After pregnancy and delivery, health insurance providers strive to find ways to support new moms as well as their newborns and infants. Many health insurance providers offer early childhood support services; nutritional assistance for pregnant women, mothers, and children; and case management services that can help mothers coordinate their care.

### **Networks Rely on Meeting Clinical Guidelines, Quality Metrics, and Accreditation Standards**

To improve the birth outcomes of both mothers and their babies, maternity care must be safe, guided by sound medical evidence, and affordable. To support these goals, health insurance providers require hospitals in their networks to adhere to peer-reviewed medical guidelines for maternity care.

Clinical guidelines and quality metrics for maternal and infant care are set by independent experts, provider professional societies, government, and credentialing/accreditation entities. These include, for example, clinical guidelines promulgated by the American College of Obstetricians and Gynecologists (ACOG) and the American Academy of Pediatrics (AAP), recommended preventive services from the USPSTF, and the Joint Commission's accreditation and certification standards.

To assure that mothers receive the recommended care, health insurance providers rely on quality measures, such as the rates of early elective deliveries, cesarean deliveries, and high-risk deliveries. Early elective deliveries can have serious consequences for the mother and baby. Births delivered via cesarean section have the potential to create additional surgical and health risks to the patient.

As a part of the Core Quality Measures Collaborative (CQMC) established by AHIP and the Centers for Medicare & Medicaid Services (CMS), now run by the National Quality Forum (NQF), health insurance providers, doctors, hospitals and other participants in the maternal and child health continuum collaborated on the development of a set of core measures to guide the collective assessment of the quality of care delivered to mothers and their children.

### **Engaging Mothers During Pre-Natal and Postpartum Care**

Pre-natal care is critically important for a healthy pregnancy, and post-partum care is imperative to the health of both mother and baby. Health insurance providers recognize that early engagement and intervention can improve health outcomes for expectant mothers. Before and

during a pregnancy, a woman is cared for by her doctor, who provides advice on how to ensure a healthy pregnancy. Health insurance providers play an important supporting role by reinforcing the recommendations of the doctor.

In addition, many health insurance providers offer targeted programs to engage and assist women with resources before, during and after pregnancy to improve health and identify possible risks. This may include access to nurse helplines, educational materials, referrals to prenatal classes, connections to support programs (e.g., the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)), wellness resources, health coaching, and breastfeeding support.

Additional high-touch case management services are available if factors are identified that indicate a high-risk pregnancy. In these instances, case managers may take additional steps to more proactively address maternal and infant diseases that may result from high-risk pregnancies. Some health insurance providers also offer incentives and support to women to encourage compliance with recommended prenatal care visits, tobacco cessation, provide transportation assistance, and waive co-pays for prenatal visits, for example.

Many health insurance providers have also launched digital tools and mobile applications to enhance access to education resources, recognizing that smart phones provide an easy and convenient access point for their patients. Often, these tools are based on evidence-based guidance and connected to 24/7 nurse triage lines so that expectant mothers can connect directly with clinicians as questions arise.

### **A Commitment to Work Together for Healthy Moms and Babies**

Every woman deserves access to care that will ensure the good health of both that mother and her baby. Health insurance providers deliver on that commitment by offering access to a full continuum of pre- and post-natal care services. To do this, maternity care needs to be safe, guided by sound medical evidence, and affordable. As an industry, our members are focused on improving birth outcomes and are focused on reducing racial and ethnic disparities in care; we are continuously evaluating our approaches to providing maternal health care and look forward to collaborating with stakeholders moving forward. Together with our provider partners, health insurance providers are working hard to improve health care outcomes for all women and to deliver innovative and culturally competent approaches to improve maternity and infant care.

Thank you for the opportunity to provide these comments. We look forward to working with the Committee and other stakeholders on ways improve the health of moms and babies. Please contact us if you have questions or would like more information.