



New York City Comptroller
Scott M. Stringer

NEWS

PRESS RELEASE

FOR IMMEDIATE RELEASE

PR15-03-029

March 19, 2015

Contact: Andrea Garcia, (212) 669-3773, andrea.garcia@comptroller.nyc.gov

COMPTROLLER STRINGER REPORT SHOWS BARRIERS TO HEALTHCARE FOR UNINSURED PREGNANT WOMEN

*Supports Legislation to be Introduced by
Senator Liz Krueger & Assembly Member
Aravella Simotas to Make New York State First
in Nation to Allow Pregnant Women to Enroll in
Health Care Year-Round*

(New York, NY) – On Thursday, New York City Comptroller Scott M. Stringer released a new [report](#), “Time to Deliver: Pregnancy and the Affordable Care Act,” highlighting the risks facing pregnant women who cannot access prenatal care coverage outside of the official healthcare enrollment period. The Comptroller also announced that he would partner on first-in-the-nation state legislation co-sponsored by Senator Liz Krueger and Assembly Member Aravella Simotas to expand access to prenatal services by treating pregnancy as a “qualifying event” under the Affordable Care Act.

“Expectant mothers shouldn’t have to choose between seeking prenatal care and paying the rent, yet this is the choice the Affordable Care Act is placing upon women

who become pregnant at the wrong time,” Comptroller Stringer said. “In this day and age, it is unconscionable that pregnant women are put at risk because they are denied access to the health care system when they need it. Government has a responsibility to ensure the safety and health of all women and their babies, regardless of their social and economic status.”

The Comptroller’s report examines the negative health, financial and societal risks associated with a lack of prenatal healthcare. Without access to insurance, many women are faced with the untenable choice of spending upward of \$20,000 out of pocket to secure prenatal and maternity care or proceeding to term without any health care. Babies born to women who received no prenatal care have an infant mortality rate five times that of women who received recommended care, and are three times more likely to be born at low birth weight.

Additional findings of the report include:

- Health risks are more prominent among black, Hispanic, and Native American women, who are more than twice as likely as white women to receive either late or no prenatal care;
- Every \$1 of counseling and nutrition advice provided to pregnant women can save between \$1.77 and \$3.33 in medical care for newborns and mothers in the first 60 days after birth. Intensive prenatal care also reduces the likelihood of hospitalization and neo-natal intense care unit admissions, further reducing costs; and
- Prenatal care also has long-term benefits to mothers. Research has found that women who receive prenatal care are less likely to require long hospitalizations after birth and are more likely to avoid future obesity.

“The public health costs of delaying access to health care for pregnant women are enormous. Washington has refused to grant year-round access to health care for women who are expecting, so we’re taking matters into our own hands here in New York,” said Stringer.

The findings of the report highlight a significant shortcoming in federal law regarding access to health care for pregnant women. While most Americans are required to purchase insurance during a defined open enrollment period, certain circumstances known as “qualifying events”—including the birth of a child, the loss of a job, or a change in citizenship status—allow individuals to enroll within 60 days of the event.

Pregnancy is not currently considered a qualifying event in any state in the nation.

Comptroller Stringer announced two steps to ensure access to prenatal care for pregnant women in New York:

- **Legislation sponsored by State Senator Liz Krueger and Assembly Member Aravella Simotas to make pregnancy a “qualifying event” under ACA.** A number of states have expanded the list of qualifying events under state law that allow individuals to enroll in health plans outside of the normal enrollment period. Examples of qualifying events include losing a job, getting married or the birth of a child. This legislation would make pregnancy a qualifying event, allowing women to access care immediately.
- **Regulation from the New York State Department of Health (DOH) defining pregnancy as an “exceptional circumstance” under ACA, allowing pregnant women to qualify for immediate coverage.** DOH may adopt a regulation which would have the effect of extending coverage to women who are pregnant on an individual, case-by-case basis. States that operate their own exchanges are free to make their own determinations about what constitutes an exceptional circumstance and several jurisdictions, including New York State, have used their power to expand eligibility.

“New York State should blaze the path and be a national leader for women’s accessibility to health care options. This isn’t a women’s issue-it’s a societal issue in which all of us have a stake. I’d like to thank Senator Krueger and Assembly Member Simotas for taking a leadership role on behalf of thousands of families. The New York State Department of Health recognizes the risks associated with lack of prenatal care and now they should act upon their conviction,” Stringer said.

“Receiving quality healthcare during pregnancy is a non-negotiable necessity,” said State Senator Liz Kreuger. “Although the Affordable Care Act has been a boon for millions of New Yorkers, the needs of some women have been given short shrift. The failure of the ACA to recognize pregnancy as a ‘qualifying event’ for accessing health coverage outside of special enrollment periods is a glaring error that must be remedied. I look forward to working with Comptroller Stringer and Assembly Member Simotas to craft legislation that would make New York a leader in women’s healthcare, by becoming the first state to recognize pregnancy under the ACA for what it is – a significant, life-changing event.”

“This common sense legislative fix would ensure that women have access to vital prenatal care and that babies have the best start in life,” said Assembly Member Simotas. “When I was pregnant, prenatal care was critical to my peace of mind and wellbeing and, of course, the health of my daughter. Denying a pregnant woman care because she missed an arbitrary enrollment period places minimal short term costs ahead of long term consequences for the health of the mother and the baby.”

Advocates hailed the Comptroller’s actions as important steps to help protect women across the state.

“A Better Balance applauds this report from the Comptroller and the common sense recommendation that pregnancy be considered an event that triggers immediate need for health insurance,” said Better Balance Co-Presidents Dina Bakst and Sherry Leiwant. “Pregnant women need health care immediately upon learning of their pregnancy to insure that both they and their babies stay healthy during the critical nine months preceding birth.”

“The New York Department of Health has recognized that a lack of prenatal care puts women at risk for difficult and sometimes life threatening pregnancies. On top of health risks, women without maternity coverage risk their finances: it typically costs \$23,000 to give birth without complications,” said Young Invincibles Health Policy Manager, Christina Postolowski. “New York can and should act now to ensure that pregnant women can enroll in a health plan through New York State of Health that includes maternity coverage year-round; we’re thrilled to see the Comptroller lead this effort.”

“Insurance coverage for pregnant women is critical to positive health outcomes for both them and their babies,” said New York Civil Liberties Union Executive Director Donna Lieberman. “Because the federal government has failed to declare a special enrollment period for pregnant women, our state must act to ensure that women who become pregnant can access the health care they need. A strong and healthy New York deserves nothing less.”

To read the full report, please click [here](#).

*Visit www.comptroller.nyc.gov for latest news, events and initiative
Follow Comptroller Stringer on [Twitter](#). To receive Twitter updates via text message,
text "follow scottmstringer" to 40404.
View the latest Comptroller's office videos on [Youtube](#).*

###

