JARED GOLDEN

Supporting Healthy Moms and Babies Act

"Parents welcoming new children should be able to focus on their growing families, but flaws in our insurance laws mean that too many families are saddled with thousands of dollars in health care costs associated with pregnancy, childbirth and postpartum care.

The joy of a new child should never be paired with crushing debt. That's why I introduced the Supporting Healthy Moms and Babies Act, which would eliminate out-of-pocket costs for maternity care by requiring health insurance companies to cover these services.

This bipartisan legislation would save Maine parents thousands of dollars — real savings they can use on the things their growing families need.

Jared F Golden

The High Cost of Maternity Care

The Affordable Care Act created a list of Essential Health Benefits (EHBs) that private insurers must cover — things like preventive care and emergency services — and limited the out-of-pocket costs patients can be required to pay for EHBs.

But many important elements of maternity care are left out, and cost-sharing limits are inadequate to protect families from high out-of-pocket costs. **Mainers pay 19 percent more than the national average for childbirth, according to the Health Care Costs Institute, with an average out-of-pocket cost of roughly $2,400.** That figure includes only delivery; Other costs associated with prenatal and postnatal care, and the high cost of NICU services for the nearly one in 10 babies who need it, can quickly add up for new parents.

How the Supporting Healthy Moms and Babies Act will help:

- **Adds more maternity and newborn care services to the list of Essential Health Benefits in the ACA:** Minimum services that must be covered under the bill include comprehensive prenatal, labor and delivery, neonatal, perinatal and postpartum care for up to one year after birth.

- **Eliminates out-of-pocket costs:** Prohibits cost-sharing by private insurance companies for patients accessing prenatal, labor and delivery, neonatal, perinatal and postpartum care.