



Testimony Neither for Nor Against
LD 1357 An Act To Require Private Insurance Coverage for Postpartum Care

Presented by Kimberly Cook
May 5, 2021

Community Health Options is Maine's only nonprofit CO-OP health insurance company. We are based in Lewiston and provide health insurance in the individuals, small group and large group markets, as well as providing health plan administration for self-funded plans through its Pioneer ASO. Health Options exists for the benefit of our members and our mission which is to provide affordable, high quality benefits that promote health and wellbeing.

We provide Members with postpartum care in the weeks following the birth of a child and support a mandate study to explore the impact this bill would have on mandated benefits and insurance premiums in Maine.

Currently, the United States Preventive Services Task Force (USPSTF) provides a B rating for depression screening in pregnant and postpartum women and counseling interventions for postpartum persons at increased risk of perinatal depression^{1,2}. Services rated with a B or above by the USPSTF must be provided to enrollees in qualified health plans without cost-sharing³.

The Affordable Care Act also requires carriers to provide women enrolled in qualified health plans with multiple services listed on the Health Resources & Services Administration (HRSA) website. Those services include well-women visits, screening for gestational diabetes, HPV testing, STI and HIV counseling, contraceptives and associated counseling, and breastfeeding support⁴. All of these, and other services specified by HRSA, are provided without cost-sharing.

All coverage offered by Community Health Options are qualified health plans (QHPs) and provide the preventive services listed above. We also provide coverage for obstetrical services and newborn care which includes medically necessary pre-natal, delivery and postpartum care. We recognize that the weeks following birth are critical to long-term health and well-being for a woman and her infant. We encourage this Committee to request a mandate study to determine what additional services carriers would be required to cover if the recommendations outlined in the "Optimizing Postpartum Care" opinion are adopted and what financial impact that would have, if any, on the cost of health insurance in Maine.

¹USPSTF Recommendation for depression screening in pregnant and postpartum women available at [USPSTF Depression Screening](#)

²USPSTF Recommendation for perinatal depression interventions at [USPSTF Perinatal Depression: Preventive Interventions](#)

³Qualified Health Plan information is available the [Health Insurance Marketplace](#)

⁴HRSA Women's Preventive Services Guidelines are available at [Women's Preventive Services Guidelines](#)