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DELEGATION

CHAIRWOMAN OF THE PHILADELPHIA DELEGATION

August 17, 2023

Katie Merritt  
Director of Policy and Planning  
Office of Insurance Commissioner  
1326 Strawberry Square  
Harrisburg, PA 17120

Dear Director Merritt:

I write today to urge you to include comprehensive pregnancy-related services to Pennsylvania's essential health benefits (EHB) package.

There is a pregnancy-associated mortality crisis in Pennsylvania, commonly referred to as maternal mortality. In their 2022 report the PA Maternal Mortality Review Committee (PA-MMRC), reported that Pennsylvania has an overall pregnancy-associated mortality rate of 82 deaths per 100,000 live births. For non-Hispanic Black Pennsylvanians, that rate is two-fold at 163 deaths per 100,000 live births.<sup>1</sup> It was last reported that fifty-eight percent of these deaths in Pennsylvania occur between 42 and 365 days of delivery.<sup>2</sup>

<sup>1</sup> PA Department of Health. January 2022. *2021 MMRC Legislative Report*. PA Department of Health. <https://www.health.pa.gov/topics/Documents/Programs/2021%0MMRC%20Legislative%20Report.pdf>.

<sup>2</sup> PA Department of Health. December 2020. *Pregnancy Associated Deaths 2013-2018*. <https://www.health.pa.gov/topics/Documents/Diseases and Conditions/Pregnancy Associated Deaths 2013-2018 FINAL.pdf>

Advocates and stakeholders point to extensive research and evidence-based practices that can help to reverse the trend of this disheartening issue and improve health outcomes. Provider coverage is an essential piece to how we can do just that.

It is noted that we have made significant progress on addressing maternal mortality in the Commonwealth. Under the leadership of former Governor Tom Wolf, the administration extended Medicaid coverage from 6-weeks to 1-year postpartum – effective April 1, 2022. Governor Wolf also made crucial investments, allocating \$25.6 million in state fiscal recovery funds to maternal and child health. Current Governor Josh Shapiro is continuing our efforts to address this crisis by allotting \$2.3 million for Black maternal mortality in this year’s budget and signing Act 5 of 2023 into law adding severe maternal morbidity to the list of reportable events within the PA Department of Health. Still, there is so much more we can and must do to save lives and see the impact our communities deserve.

Under the Affordable Care Act, individual and small group (50 or fewer employees) health insurance policies must cover the ten categories of EHBs. Each state can select a benchmark plan to describe what specific benefits must be included in each EHB category. Based on the research and recommendations, here is the complete list of benefits I would like to see included and/or enhanced in the pregnancy, maternity, and newborn care category<sup>3</sup> to help improve health outcomes for pregnant and postpartum Pennsylvanians.

- **Prenatal care, including prenatal vitamins, ultrasounds, and group prenatal care.**
- **Doula care**
- **Childbirth and infant care/parenting education**
- **Dental services for pregnant enrollees**
- **Low-dose Aspirin, blood pressure monitors, and scales**
- **Gestational Diabetes services and supplies, including continuous glucose monitor and nutritional counseling**
- **Enhanced delivery and post-partum care, including home births and post-partum visits**
- **Enhanced postpartum depression screening and treatment.**
- **Counseling and support services i.e., home visits and breastfeeding support including but not limited to breastfeeding education and lactation consultation in both healthcare and home settings**
- **Substance Use Disorder (SUD) treatment for pregnant/postpartum adults**

While Pennsylvania currently ensures Medicaid coverage for *some* of these services, including prenatal care, educational classes, dental services, home births and post-partum visits, limited support services, and coverage for substance use disorder, there remains the need for those services to be available to all pregnant and postpartum Pennsylvanians regardless of their insurer. *And* coverage for services like doula care<sup>4</sup> and services that specifically address maternal health issues related to preeclampsia and heart disease need to be included across the board.

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<sup>3</sup> Health Insurance Market Place. *Health Coverage Options for Pregnant or Soon to Be Pregnant Women*. <https://www.healthcare.gov/what-if-im-prgrnant-or-plan-to-get-pregnant/>

<sup>4</sup> Doulas vital health care during labor and delivery that every expectant mother should have access to and have been shown to help improve health outcomes and reduce higher rates of maternal morbidity and mortality. March of Dimes. (January 30, 2019). *March of Dimes Position Statement Doulas and*

Considering that we have not updated our benchmark plan since 2017, Pennsylvania is behind the times. The Insurance Department's reevaluation of Pennsylvania's EHB package shows the department's commitment to ensuring consumers get the care they need when they need it.

Now, more than ever, access to this care is essential for birthing people and their families because of the trends we continue to see. That's why over the past five years, I have introduced and reintroduced legislation to address the issue including:

- ✓ [HB1362](#) adding "severe maternal morbidity" to the list of reportable events with the PA Department of Health. This bill was passed and signed into law as [SB262](#).
- ✓ [Former HB1173](#) requiring the extension of Medicaid coverage for post-partum care from 6 weeks to 1-year. Pennsylvania has since enacted this measure without legislation, effective April 1, 2022.

Amongst the series of legislative proposals, I introduced [HB1608](#) requiring Medicaid Coverage for Doula care, and [HB1618](#), requiring health insurance coverage of doula care. But the legislative process takes time, and the Insurance Department, by updating Pennsylvania's EHB package, can ensure comprehensive coverage through individual and small group policies without legislation. This action will not only benefit pregnant and postpartum Pennsylvanians, but it will benefit their children and families and help us to save lives.

Thus, I urge you to ensure that these measures are included in any update to Pennsylvania's EHB package.

Sincerely,



Morgan Cephas  
State Representative  
192nd Legislative District  
Chairwoman, Philadelphia House Delegation