



Postpartum Medical Coverage

Executive Summary

The Centers for Disease Control and Prevention (CDC) defines maternal mortality as the pregnancy-related death of a woman while pregnant or within one-year postpartum for any cause related to or aggravated by pregnancy. In recent years, the Missouri maternal mortality rate has been higher than the national rate and is one of the highest in the country. Low-income pregnant and postpartum women in Missouri receive benefits through MO HealthNet or Show-Me Healthy Babies throughout pregnancy and for 60 days postpartum. Filed in the 2022 Missouri Legislative Session, [SB 639](#), [SB 698](#), [HB 2604](#), and [HB 2644](#) expand postpartum medical care coverage from 60 days to one full year following the end of pregnancy, which has authorization for 5 years of funding to support the expansion under the federal [American Rescue Plan Act](#) of 2021.

Highlights

- The maternal mortality rate in Missouri (33 deaths per 100,000 live births) is significantly higher than the national rate (23.8 deaths per 100,000 live births).
 - Black Missourians are at four times greater risk for maternal mortality than White Missourians.
- MO HealthNet for Pregnant Women and Show Me Healthy Babies program provide postpartum coverage for 60 days after pregnancy.
 - Approximately two-thirds of maternal deaths in Missouri occur between 43 days to one year postpartum.
- Medicaid expansion has been associated with improved access to maternal care, improved chronic disease management while pregnant, and a reduction in overall and minority maternal mortality rates.

Limitations

- It is unknown how extending postpartum coverage will impact compliance with infant outpatient visits and follow-ups in the first year of development.
- Maternal mortality in Missouri has only recently been thoroughly investigated by the state. Therefore, it is challenging to identify areas of improvement, problems with quality care, and other social determinants of health without more data.

Research Background

Maternal Mortality Rates

The maternal mortality rate in Missouri (33.0 deaths per 100,000 live births) is significantly higher than the national rate (23.8 deaths per 100,000 live births).^{1,2} Maternal mortality rates are higher

in ethnic minorities in Missouri. Specifically, the maternal mortality rate of Black Missourians is 87.6 deaths per 100,00 live births compared to 21.9 deaths per 100,000 live births for White Missourians.¹

For more information about maternal health and mortality, please see our Science Note: [Maternal Mortality and Health Disparities](#).

Risk Factors for Increased Maternal Mortality

According to the Missouri Pregnancy Associated Mortality Review (PAMR) Board 2018 report, 82% of pregnancy-related deaths were determined to be preventable.¹ There are a variety of physical and social factors that increase the risk for maternal mortality.

Physical

In 2018, the leading causes of death for women during pregnancy were amniotic fluid embolism and hemorrhage.¹ The leading causes of death for between 0 and 42 days postpartum were infections and embolism.¹ The leading causes of death between 43 days and one year postpartum were gastrointestinal conditions, cardiomyopathy, and other cardiovascular and coronary conditions.¹ In general, mental health conditions were the most common underlying cause of death in the first year postpartum.¹ The leading causes of injury-related deaths were overdoses/poisonings (54%) and motor vehicle crashes (28%).¹

The presence of chronic health conditions such as diabetes and heart disease increases the risk of complications during pregnancy and the risk remains heightened postpartum.³ In Missouri, chronic health conditions affecting women are more prevalent in ethnic minorities.^{1,4} Other risk factors for increased maternal mortality include maternal age, delivery method, and having five or more births.⁵ Cesarean deliveries (C-sections) are associated with hemorrhage, thromboembolism, infection and subsequently, increased maternal mortality.⁵ In Missouri, 29% of live births in 2020 were by C-section.⁶

Social

Social determinants of health are the environmental conditions in which people are born, live, and age which affect a multitude of health and quality-of-life outcomes. Minoritized women are more likely to live in underserved communities and experience discrimination. Specifically, inequities in food security and housing, reduced health literacy, lack of health insurance, and distrust of the health care system may decrease access to prenatal and postpartum care, increasing the risk of maternal mortality.⁷ Additionally, delayed initiation of prenatal care is associated with increased maternal mortality rates. According to the Missouri PAMR Board 2018 report, 32% of first-time Missouri mothers did not begin prenatal care in the first trimester, and these rates were significantly higher in Black women (50%), highlighting disparities in accessibility and insurance.¹ Timely prenatal care affords medical professionals an opportunity for early diagnosis and possible intervention to mitigate risk factors that increase mortality.

Pregnancy and Postpartum Medical Coverage

Mo HealthNet for Pregnant Women (MPW)

[MO HealthNet for Pregnant Women](#) (MPW) provides medical coverage during pregnancy and 60-day postpartum benefits for pregnant women with a family income equal to or less than 201% of the federal poverty level (FPL) for their household size (\$32,019 for a family of two); when calculating family size, the unborn child is included in the total. The MPW program continues through the postpartum period even if there is an increase in household income. In February 2020, 20,970 women were enrolled in MPW.⁸

To be eligible for postpartum coverage, the woman must have applied for MO HealthNet while pregnant, meaning women are not eligible for the MPW if applying after pregnancy. Once coverage ends, uninsured women between ages 18 and 55 years old who are in need of family planning services may be eligible for Extended Women's Health Services (EWHS) which continues for a maximum of one year after MPW eligibility expires.

Show Me Healthy Babies (SMHB)

The [Show-Me Healthy Babies](#) (SMHB) program covers unborn children by expanding health coverage to mothers. To be eligible for SMHB, the mother may not be eligible for MO HealthNet. SMHB services pregnant women between 201% and 305% of the FPL (\$32,019 to \$48,587 for a family of two). Other eligibility requirements include: 1) the participant must be an unborn child; 2) Missouri resident; 3) uninsured and with no access to employer insurance or affordable private insurance which includes maternity benefits. In February 2020, 3,606 women were enrolled in the SMHB program.⁸

Mothers in the SMHB program receive coverage for labor and delivery, and 60-days postpartum coverage. For those who are not citizens of the United States, coverage ends the day after hospital discharge. Due to income eligibility for the SMHB program, participants are not eligible for automatic Extended Women's Health Services (EWHS). They would need to meet eligibility guidelines for MO HealthNet for Families, the Adult Expansion Group, or Uninsured Women's Healthcare Services to receive coverage after the completion of SMHB.

Extending Postpartum Medicaid Coverage

According to the Missouri PAMR Board, the rate of pregnancy-associated deaths for women on Medicaid was more than four times greater than the rate for those with private insurance.¹ Many women with Medicaid experience interruptions in their medical coverage which is associated with disparities in maternal mortality.⁹ Should Missouri extend postpartum coverage to 12 months, approximately 4,500 pregnant women would become eligible for MPW or SMHB.⁸

While Medicaid provides 60 days of postpartum coverage, approximately two-thirds of maternal deaths occur between 43 days to one year postpartum.¹ The potential impact of extending postpartum Medicaid coverage has been investigated by comparing expansion and non-expansion states. States that have Medicaid expansion have improved access to care, improved

Missouri Legislation

Missouri has an approved [1115 Medicaid Waiver](#) to extend postpartum coverage to women experiencing substance use disorder. However, they are pausing implementation as the Department of Social Services awaits the Missouri General Assembly's legislation that will codify postpartum coverage extensions to one-year ([SB 639](#), [SB 698](#), [HB 2604](#), [HB 2644](#)) as statute under ARPA.

References

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