

Making an Important Investment Prenatal Care for the Uninsured

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Living without access to health care is not easy. Just ask the thousands of uninsured pregnant women in the United States today. Carrying a baby for eight months without a physician's exam can lead to preventable, life-threatening complications and far too many women are familiar with this reality.

States have recently begun tackling this issue, though, by taking advantage of a new Department of Health and Human Services (HHS) regulation that allows them, under the State Children's Health Insurance Program (SCHIP), to provide health coverage for prenatal care and delivery to mothers and their unborn children. HHS expects the expansion to maximize the availability of prenatal care, advancing the overall health of infants and children.

"Prenatal care is one of the most important investments that we can make to ensure the long-term good health of our children and their mothers," said HHS Secretary Tommy G. Thompson. "This is a common-sense, compassionate measure to make sure that all children born in this country come into the world as healthy as possible."

Currently, funding is distributed based on the number of uninsured children in each state whose family income is at or below 200 percent of the poverty level. For 2004, SCHIP will receive \$3.2 billion. According to the Center for Medicare & Medicaid Services, the federal government will pay around 70 percent of all SCHIP expenditures.

While all states operate SCHIP programs, each has different eligibility rules. Most cover children younger than 19 whose families earn up to \$36,800 a year for a family of four. Since its inception, the program has provided insurance to more than 4.6 million children of low-wage working parents.

In the past, states were required to apply for an SCHIP waiver, or use state funds, in order to provide care to pregnant women and their unborn children. Under the new regulation, states can offer similar health coverage as a state plan option under the federal SCHIP program. This allows states to easily and quickly expand coverage of prenatal care to pregnant women whose children otherwise would be eligible for Medicaid or SCHIP coverage only after they are born.

In April, Michigan and Rhode Island were the first of six states to take advantage of the new regulation. In Michigan, pregnant women and their unborn children were offered limited coverage with state funds prior to the HHS expansion. But Logan Dreasky, a manager with Michigan Children's Health Insurance Program, expressed concern over servicing this population with state funds only, due to the possibility of budget cuts. He explained that new regulations have actually helped to increase enrollment for their program and secure service to unborn children.

"It has allowed us to maintain and modify our program," said Dreasky. "This is a good vehicle for women who normally wouldn't have access to that care."

Dreasky said enrollment has been increasing relatively steadily thus far, and the state expects to care for more than 5,000 women in the first year.

Prior to the new SCHIP regulation, Rhode Island also served pregnant women and unborn children with state funds. But nearly 700 pregnant women who otherwise would not qualify for services under Medicaid have been covered because of the new rule. Rhode Island's Rite Care program will extend SCHIP eligibility to those with family incomes of up to 250 percent of the poverty level, or \$17,969 for an individual and \$36,800 for a family of four.

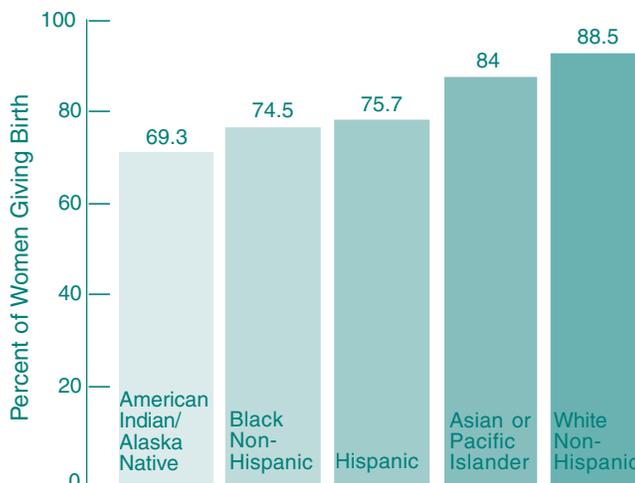
Not only is this an opportunity for the state to expand its services, but Jane Hayward, director of Rhode Island's Human Services Department, argues that prenatal care saves money and lives.

"Prenatal care is preventative and can actually save states money by avoiding more serious complications of birth," said Hayward. "It's very important that prenatal care begins early in a woman's pregnancy to assure a healthy outcome for both the child and mom."

For the 2004 fiscal year, Michigan has been allotted approximately \$89 million and Rhode Island about \$7 million in SCHIP funding. Together, the states plan to provide prenatal care to nearly 6,000 pregnant women and their unborn children within the first year.

For more information on the State Children's Health Insurance Program (SCHIP) call the Centers for Medicare & Medicaid Services at 877-267-2323 or go to <http://cms.hhs.gov/schip>

Mothers Beginning Prenatal Care in the First Trimester (All Births) by Race/Ethnicity, 2001



Source: Maternal Child Health Bureau, *Women's Health USA 2003*

