

In Texas, Medicaid coverage ends soon after childbirth. Will lawmakers allow more time?

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Victoria Ferrell Ortiz learned she was pregnant during summer 2017. The Dallas resident was finishing up an AmeriCorps job with a local

nonprofit, which offered her a small stipend to live on but no health coverage. She applied for Medicaid so she could be insured during the pregnancy.

"It was a time of a lot of learning, turnaround, and pivoting for me, because we weren't necessarily expecting that kind of life change," she said.

Ferrell Ortiz would have liked a little more guidance to navigate the application process for Medicaid. She was inundated with forms. She spent days on end on the phone trying to figure out what was covered and where she could go to get care.

"Sometimes the representative that I would speak to wouldn't know the answer," she said. "I would have to wait for a follow-up and hope that they actually did follow up with me. More than 476,000 pregnant Texans are currently navigating that fragmented, bureaucratic system to find care. Medicaid provides coverage for about half of all births in the state—but many people lose eligibility not long after giving birth.

Many pregnant people rely on Medicaid coverage to get access to anything from prenatal appointments to prenatal vitamins, and then postpartum follow-up. Pregnancy-related Medicaid in Texas is available to individuals who make under \$2,243 a month. But that coverage ends two months after childbirth—and advocates and researchers say that strict cutoff contributes to rates of maternal mortality and morbidity in the state that are higher than the national average.

They support a bill moving through the Texas legislature that would extend pregnancy Medicaid coverage for a full 12 months postpartum.

Texas is one of 11 states that has chosen not to expand Medicaid to its population of uninsured adults—a benefit offered under the Affordable

Care Act, with 90% of the cost paid for by the federal government. That leaves more than 770,000 Texans in a coverage gap—they don't have job-based insurance nor do they qualify for subsidized coverage on [healthcare.gov](https://www.healthcare.gov), the federal insurance marketplace. In 2021, 23% of women ages 19-64 were uninsured in Texas.

Pregnancy Medicaid helps fill the gap, temporarily. Of the nearly half a million Texans currently enrolled in the program, the majority are Hispanic women ages 19-29.

Texans living in the state without legal permission and lawfully present immigrants are not eligible, though they can get different coverage that ends immediately when a pregnancy does. In states where the Medicaid expansion has been adopted, coverage is available to all adults with incomes below 138% of the federal poverty level. For a family of three, that means an income of about \$34,300 a year.

In Texas, childless adults don't qualify for Medicaid at all. Parents can be eligible for Medicaid if they're taking care of a child who receives Medicaid, but the income limits are low. To qualify, a three-person household with two parents can't make more than \$251 a month.

For Ferrell Ortiz, the hospitals and clinics that accepted Medicaid near her Dallas neighborhood felt "uncomfortable, uninviting," she said. "A space that wasn't meant for me" is how she described those facilities.

Later she learned that Medicaid would pay for her to give birth at an enrolled birthing center.

"I went to Lovers Lane Birth Center in Richardson," she said. "I'm so grateful that I found them because they were able to connect me to other resources that the Medicaid office wasn't."

Ferrell Ortiz found a welcoming and supportive birth team, but the Medicaid coverage ended two months after her daughter arrived. She said losing insurance when her baby was so young was stressful. "The two-months window just puts more pressure on women to wrap up things in a messy and not necessarily beneficial way," she said.

In the 2021 legislative session, Republican Gov. Greg Abbott signed a bill extending pregnancy Medicaid coverage from two months to six months postpartum, pending federal approval.

Last August, The Texas Tribune reported that extension request had initially failed to get federal approval, but that the Centers for Medicare & Medicaid Services had followed up the next day with a statement saying the request was still under review. The Tribune reported at the time that some state legislators believed the initial application was not approved "because of language that could be construed to exclude pregnant women who have abortions, including medically necessary abortions." The state's application to extend postpartum coverage to a total of six months is still under review.

The state's Maternal Mortality and Morbidity Review Committee is tasked with producing statewide data reports on causes of maternal deaths and intervention strategies. Members of that committee, along with advocates and legislators, are hoping this year's legislative session extends pregnancy Medicaid to 12 months postpartum.

Kari White, an associate professor at the University of Texas-Austin, said the bureaucratic challenges Ferrell Ortiz experienced are common for pregnant Texans on Medicaid.

"People are either having to wait until their condition gets worse, they forgo care, or they may have to pay out-of-pocket," White said. "There are people who are dying following their pregnancy for reasons that are

related to having been pregnant, and almost all of them are preventable."

In Texas, maternal [health](#) care and Pregnancy Medicaid coverage "is a big patchwork with some big missing holes in the quilt," White said. She is also lead investigator with the Texas Policy Evaluation Project (TxPEP), a group that evaluates the effects of reproductive health policies in the state. A March 2022 TxPEP study surveyed close to 1,500 pregnant Texans on public insurance. It found that "insurance churn"—when people lose health insurance in the months after giving birth—led to worse health outcomes and problems accessing postpartum care.

Chronic disease accounted for almost 20% of pregnancy-related deaths in Texas in 2019, according to a partial cohort review from the Texas Maternal Mortality and Morbidity Review Committee's report. Chronic disease includes conditions such as high blood pressure and diabetes. The report determined at least 52 deaths were related to pregnancy in Texas during 2019. Serious bleeding (obstetric hemorrhage) and [mental health issues](#) were leading causes of death.

"This is one of the more extreme consequences of the lack of health care," White said.

Black Texans, who make up close to 20% of pregnancy Medicaid recipients, are also more than twice as likely to die from a pregnancy-related cause than their white counterparts, a statistic that has held true for close to 10 years with little change, according to the MMMRC report.

Stark disparities such as that can be traced to systemic issues, including the lack of diversity in medical providers; socioeconomic barriers for Black women such as cost, transportation, lack of child care and poor communication with providers; and shortcomings in medical education

and providers' implicit biases—which can "impact clinicians' ability to listen to Black people's experiences and treat them as equal partners in decision-making about their own care and treatment options," according to a recent survey.

Diana Forester, director of health policy for the statewide organization Texans Care for Children, said Medicaid coverage for pregnant people is a "golden window" to get care.

"It's the chance to have access to health care to address issues that maybe have been building for a while, those kinds of things that left unaddressed build into something that would need surgery or more intensive intervention later on," she said. "It just feels like that should be something that's accessible to everyone when they need it."

Extending [health coverage](#) for pregnant people, she said, is "the difference between having a chance at a healthy pregnancy versus not."

As of February, 30 states have adopted a 12-month postpartum coverage extension so far, according to a KFF report, with eight states planning to implement an extension.

"We're behind," Forester said of Texas. "We're so behind at this point."

Many versions of bills that would extend pregnancy Medicaid coverage to 12 months have been filed in the legislature this year, including House Bill 12 and Senate Bill 73. Forester said she feels "cautiously optimistic."

"I think there's still going to be a few little legislative issues or land mines that we have to navigate," she said. "But I feel like the momentum is there."

Ferrell Ortiz's daughter turns 5 this year. Amelie is artistic, bright, and

vocal in her beliefs. When Ferrell Ortiz thinks back on being pregnant, she remembers how hard a year it was, but also how much she learned about herself.

"Giving birth was the hardest experience that my body has physically ever been through," she said. "It was a really profound moment in my health history—just knowing that I was able to make it through that time, and that it could even be enjoyable—and so special, obviously, because look what the world has for it."

She just wishes people, especially people of color giving birth, could get the health support they need during a vulnerable time.

"If I was able to talk to people in the legislature about extending Medicaid coverage, I would say to do that," she said. "It's an investment in the people who are raising our future and completely worth it."

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