

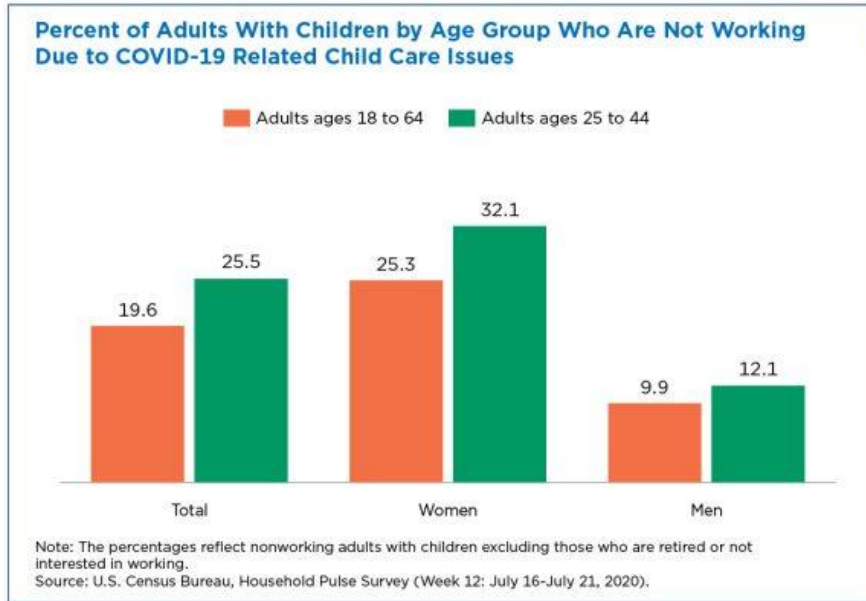


MIA LISTENING SESSION: ACCESS TO HEALTH CARE THROUGH INSURANCE FOR WOMEN AND THEIR DEPENDENTS

MARCH 31, 2021

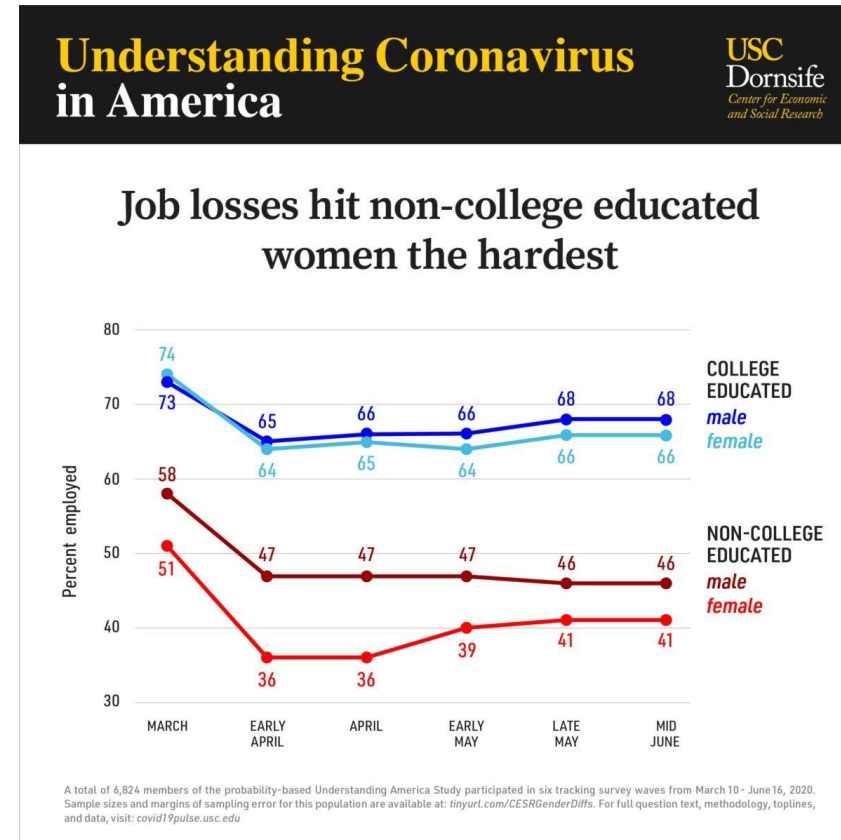
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Impact of the COVID-19 Pandemic on Working Parents and Health Insurance Coverage



- *The pressures of juggling work and home demands, often without available or adequate childcare, as well as the economic consequences of the pandemic resulted in significant job losses.*
- *Particularly, women are disproportionately dropping out of the workforce and shouldering higher levels of emotional stress.*

- *Many are unable to afford premiums or costs of care.*
- *Job losses also lead to loss in health insurance coverage for individuals and families.*



<https://www.census.gov/library/stories/2020/08/parents-juggle-work-and-child-care-during-pandemic.html>
<https://news.usc.edu/171617/covid-19-women-job-losses-childcare-mental-health-usc-study/>
<https://www.brookings.edu/essay/why-has-covid-19-been-especially-harmful-for-working-women/>



Maryland Health Connection has extended the **COVID-19 Special Enrollment Period** until **Saturday, May 15**.



The Maryland Insurance Administration has **prohibited terminations due to nonpayment of premium**, with limited exceptions.



The latest COVID-19 package passed by Congress includes **direct relief** to individuals and families, such as direct payment of \$1,400 per person, **expanded Medicaid coverage** for pregnant women, **enhanced subsidies** in the ACA Marketplaces, and **COBRA subsidies**.



Health plans have implemented **relief measures and updated policies** improve access to coverage for individuals and small employers during the pandemic.

Maternal and Child Health: Challenges and Opportunities

Opportunities exist to improve access to coverage for expecting mothers and their dependents

- *Access to coverage for expecting mothers and their dependents:*
 - Many pregnant women experience a month-to-month change in insurance types (1 in 3 women experience perinatal insurance churn across states¹)
 - Existing Maryland law requires coverage for newborns 30 days after birth.
 - Medicaid coverage for low-income pregnant women also extends through the end of the month in which the 60-day period (beginning on the last day of her pregnancy) ends.
 - CareFirst supported a Maryland bill this legislation session, **SB 923 – Maryland Assistance Program – Eligibility and Disenrollment**, to expand the scope of Medicaid coverage for all eligible pregnant women whose family income is at or below 250% of the federal poverty level for the duration of the pregnancy and 12 months postpartum, as permitted by the federal law.

Additional Relief for Women and Their Dependents

- The latest COVID-19 relief package expands subsidies in the individual marketplaces and enhances COBRA subsidies for those who have lost their jobs.
- It also provides direct payments of up to **\$1,400 for individuals, \$2,800 for joint filers, and \$1,400 for each qualifying dependent**, for individual/joint filers up to \$80,000/\$160,000 in adjusted gross income.
- The law provides states with a new option for 5 years to expand Medicaid eligibility to **women for 12 months postpartum** beyond the current limit of 60 days.
- The legislation increases the amount of the cash-value voucher provided under the **Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)** to up to \$35 during the pandemic.
- Lastly, the package provides support for the education system, childcare, and extends paid family and medical leave.

CareFirst is committed to improve overall health and increase accessibility, affordability, and quality of healthcare throughout our service areas. We have taken numerous actions throughout the COVID-19 pandemic to support our members, providers, and communities.

CareFirst extended grace period for nonpayment of premiums beyond the mandated 30 days to two months

CareFirst provided millions of premium credits and rebates for individual, small and large group customers.

CareFirst is covering all costs associated with FDA authorized COVID-19 vaccines, and waiving copays, coinsurance and deductibles for COVID-19 testing and treatment for fully insured members.

For CareFirst Medicaid members, including 6,000 pregnant women annually, we are conducting proactive outreach to provide clinical support and education, connecting individuals to community resources, and assisting with vaccine appointments.

Since 2009, CareFirst has invested more than \$20 million in Maryland, D.C., and Northern Virginia to improve maternal health and reduce outcome disparities



- In Baltimore City, CareFirst has provided more than **\$10 million** since 2009 to support the **B'more for Healthy Babies** Initiative. Through services like home visiting, central intake/triage, between 2009 and 2018, the initiative resulted in:
 - **15-30%** decrease in infant mortality rate;
 - **71%** decrease in sleep-related infant deaths; and
 - **75%** decrease in teen birth rate.



- In 2018, CareFirst supported key maternal and child health programming in Anne Arundel County, Montgomery County, Prince George's County, St. Mary's County, and Wicomico County. A few examples include:
 - **Anne Arundel Medical Center Foundation, \$100,000** to support staff training, doula services, and prenatal care;
 - **Chesapeake Health Care, \$250,000** to expand obstetrical services addressing prenatal care and substance use services to more than 3,000 patients on Maryland's Eastern Shore;
 - **Mary's Center, \$200,000** to expand prenatal care including group care prenatal services, substance use services and postpartum depression treatment to mothers in Prince George's County; and
 - **Prince George's County Health Department, \$150,000** to expand prenatal care, home visits, and breastfeeding consultative services.



In 2019, CareFirst released **additional funding to support programming** that expands access to care, organizes community resources, supports expectant mothers, and addresses factors that contribute to premature births, low birth weight, infant mortality, and unsafe sleep.

As a not-for-profit health service company, CareFirst BlueCross BlueShield will continue to evaluate and implement ways that we can lend support to our members, healthcare delivery system, employees, and communities and fulfill our mission of **driving transformation of the healthcare experience with and for our members and communities.**



Driving the healthcare experience with a focus on quality, equity, affordability, convenience, and access to care



Leading thoughtful innovation and partnering with others to drive change



Becoming a trusted partner to our members and empowering them to lead their healthiest lives



Expanding our impact to more members and communities