



State Senator
TINA MAHARATH

3rd District

Sponsor Testimony
Senator Tina Maharath
Senate Bill 116
Insurance and Financial Institutions Committee
Wednesday, September 25, 2019

Chairman Hackett, Ranking Member Craig, Vice Chair Hottinger and members of the Senate Insurance and Financial Institutions Committee. Thank you for the opportunity to provide sponsor testimony on Senate Bill 116, which would require that health benefit plans provide coverage for maternity services.

Senate Bill 116 simply adds maternity services under health benefit plan coverage in state law. Maternity services include all of the following: care during pregnancy, care during labor, birthing, prenatal care, and postpartum care.

Maternity care has a lasting effect on both the woman and the child. The importance of maternity coverage in improving child health has long been recognized in our public health programs, both federally and locally. This legislation is a safeguard that ensures Ohio is a family-friendly, family-oriented state regardless of what happens to the Affordable Care Act (ACA) at the federal level.

A 2017 study by the CDC Foundation found that 60 percent of maternal mortality deaths are preventable. Health coverage is not the only factor that contributes to such high mortality rates; however, taking away access to affordable coverage for pregnancy care will no doubt place women's health at risk. In 2017, the Congressional Budget Office estimated that the cost of pregnancy care and delivery will be \$17,000 for women covered by private insurance. The actual health care charges, which a woman without insurance might be billed, may be almost double. In 2010, the average billed costs of prenatal care alone were about \$6,200. Without maternity coverage, children start their life in a family in economic hardship because they are born into families facing thousands of dollars of medical debt.

The following states mandated the requirement of maternity coverage prior to the ACA, and still have such mandates in place to protect maternity care: Alabama, Georgia, Virginia, Illinois, Minnesota, Michigan, Vermont, New York, New Hampshire, Massachusetts, New Jersey, Colorado, California, Oregon, Washington, Idaho, and Montana.

It is vital that we continue to battle the extremely high infant mortality and maternal mortality rates in our state. Thank you for the opportunity to provide sponsor testimony on SB 116. I ask members of the committee for favorable passage of SB 116 on behalf of Ohio's families and children. I would be happy to answer any questions you may have at this time.