



**Testimony submitted to the Joint Committee on Financial Services  
In Support of S.673/H.1196  
An Act ensuring access to full spectrum pregnancy care  
By Susan Loffredo, LWVMA Legislative Specialist on Women's Issues  
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Comprehensive pregnancy care, including prenatal, childbirth, postpartum, and abortion care, is an important part of women's healthcare. While 97% of Massachusetts women had health insurance as of 2019 many still have trouble affording their reproductive health care.

Cost is frequently a barrier to accessing prenatal, childbirth, postpartum or abortion care, especially for low-income women, who can least afford the high deductibles that are common in lower cost insurance plans. Of those with employer-sponsored insurance, the major source of coverage for women, 57% of covered workers have deductibles of at least \$1,000 for single coverage. A study published in Health Affairs by the University of Michigan found that in 2015 (most recent year available), the average cost of giving birth was \$4,500 for people with insurance. Nationwide, most abortion patients are poor or low income, but even with insurance, most pay several hundred dollars out of pocket. Thus, having public or private insurance coverage does not guarantee access to care.

Inability to afford appropriate prenatal care can result in untreated issues in mother or child that may develop into serious or even life-threatening conditions. Women who need time to get together the money for the co-pay or deductible for abortion care often end up with a later and more expensive abortion procedure or are not able to get the care they need at all.

Sound postpartum care is an ongoing process that includes recovery from childbirth, management of complications, access to family planning, and treating mental health conditions. Coverage for this care is literally a matter of life and death. At least 10% of women experience depression during this period and their suicide rate has risen in the past ten years. Low-income women and women of color suffer poorer access to services and higher rates of suicide and maternal death from all causes. Relief from the cost of co-pays and deductibles would be a start in answering the health care needs of communities of color which have long been disadvantaged by institutional racism in the provision of health care.

LWVMA believes individuals have the right to make their own informed reproductive decisions and to have access to this care regardless of their financial resources. Moreover, the League supports access to a basic level of quality health care for all U.S. residents, including disease prevention, primary care and mental health care, as well as public funding for birth control and abortion services for the poor. For these reasons, the League of Women Voters of Massachusetts, representing 3000 members in 47 local Leagues across the state from the Berkshires to Cape Cod, supports this bill.

Thank you for the opportunity to urge you to vote favorably on S.673/H.1196. The provisions of this bill can have a significant positive impact on the health of the Commonwealth's women.