



Testimony submitted to the Joint Committee on Financial Services  
In Support of S.646/H.1137  
An Act ensuring access to full spectrum pregnancy care  
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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 2020, 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 extra costs that are common in less expensive insurance plans. Of those with employer-sponsored insurance, the major source of coverage for women, covered workers had deductible, coinsurance and copay mean total costs of over \$4,500 for maternity care.<sup>1</sup> As of 2022, Massachusetts most women's health insurance covers abortion care costs. Those without insurance may be expected to pay several hundred to thousands of dollars for care. Given these out-of-pocket expenses, having public or private insurance coverage does not guarantee access to pregnancy care.

Inability to afford appropriate prenatal care can result in untreated issues in a mother or child that may develop into serious or even life-threatening conditions. Sound postpartum care is an ongoing process that includes recovery from childbirth, management of complications, access to family planning, and the treatment of mental health conditions. At least 10% of women experience depression during the year after childbirth and their suicide rate has risen in the past ten years. Women of color suffer less access to services and double the number of maternal deaths compared to White birthing people.<sup>2</sup> Relief from cost burdens would be especially useful to communities of color that 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, which represents 44 local Leagues across the state from the Berkshires to Cape Cod, urge you to vote favorably on S.646/H.1137. Thank you for your consideration.

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<sup>1</sup> Moniz et al., *Out-of-Pocket Spending for Maternity Care Among Women With Employer-Based Insurance*, 2008-15. Health Affairs, Vol.39, NO.1, January, 2020 (<https://www.healthaffairs.org/doi/10.1377/hlthaff.2019.00296>)

<sup>2</sup> Commonwealth of Massachusetts Report of the Special Commission on RACIAL INEQUITIES IN MATERNAL HEALTH, May 2022