

Maternity Mandate Bill Has Familiar Ring to It

by David Gorn

According to the California Health Benefits Review Program, nine health-related mandate bills have been introduced as new legislation in this legislative session. They are undergoing analysis before they're heard in committee.

Some of that analysis is going to be a bit repetitive. Many of those bills have already been heard, and some of them were passed in the Legislature last year.

For instance, SB 155 by Noreen Evans (D-Santa Rosa), which would mandate coverage of maternity care, has pretty much identical language and intent to last session's AB 1825. That bill, which had been authored by former Assembly member Hector De La Torre, D-South Gate, was passed by the Legislature, and then vetoed by former Governor Schwarzenegger.

It may be the same bill, Evans said, but it's not the same circumstances.

"Two things have changed since then," Evans said. "The federal health care reform law was passed, and that changes some things. And," she said, "now we have a new governor."

A governor more likely to agree with Evans and the Legislature that California's health insurers should offer maternity coverage more often than they do.

Only about 19% of individual policies offer maternity coverage, Evans said. Doing the math, given the 2 to 2.5 million Californians who have individual policies, and with half of those insureds being women, that means that up to 1 million women in California have individual insurance but don't have maternity coverage.

"And when you factor in the fetus, that's 2 million people," Evans said.

It's also not fair to parse the policies into what's offered to men and what's offered to women, she said. "The way insurance works is, when you spread the risk, the cost of coverage is much less. When you narrow the pool, the price goes up. So it becomes prohibitively expensive if the risk pool is narrow," Evans said.

The federal maternity care mandate goes into effect in 2014, but Evans said it's not clear just how much will be covered by the federal law -- certain types of individual plans, she said, may not be covered by the feds.

"And that's what I'm concerned about," Evans said. "I wanted to make sure women are covered, comprehensively, for maternity care. This would start maternity coverage quicker, and make sure it's broader than the federal law."

If the bill passes the Legislature and is approved by the governor, it would go into effect by January 2012, Evans said.

"Women who don't get maternity care have children who are born earlier and are less healthy, and that costs more for everyone. It's really cost-effective for the state," she said.

"This is just fundamental to good health, that babies have a good healthy start in life," Evans said. "It's important for the health of the mom and the health of the baby. I can't think of any better reason than that."

Read more: <http://www.californiahealthline.org/capitol-desk/2011/2/meet-the-new-bill-same-as-the-old-bill.aspx?p=1#ixzz1DbWbUqkr>