



## Trumpcare's Uncaring Impact on Pregnant Women

On March 13, 2017, President Trump and the Republican Party released their plan to repeal the Affordable Care Act. Their plan, Trumpcare, will have a devastating effect on millions of Americans. Women are a particular target of the plan and pregnant women will face specific health care challenges regardless of their pregnancy outcomes.

For example, pregnant women who want to go to term will have trouble accessing or affording the maternity care they need. Trumpcare eliminates Medicaid expansion and removes federal support for adults earning more than 133% of the federal poverty level (a meager \$33,000 for a family of four).<sup>1</sup> As a result, some women will no longer be eligible for Medicaid under the new rules, even when they are pregnant.

For women ineligible for Medicaid, the marketplace plans may simply be out of reach. Trumpcare limits tax credits to \$3,000 for women of childbearing age, no matter what her income.<sup>2</sup> In addition, under the plan, insurers must charge anyone who has not been insured for 63 days (9 short weeks) a 30% surcharge on their premiums. Women who have been uninsured for a period of time, but who desperately want to enroll in health insurance when they learn they are pregnant may not be able to afford to do so.

Trumpcare also dramatically changes how the federal government reimburses states for Medicaid by moving to a capped amount per enrollee rather than a fixed percentage of all Medicaid spending. As a result, states will face billions of dollars of cuts to their budgets, which will force them to further limit Medicaid program offerings. The potential impact on women's health care is not known, but likely to be significant.

There is also no guarantee that maternity care will continue to be mandated for women who have private health insurance, which includes marketplace plans. Trumpcare is currently considered a "reconciliation bill" where the particulars of coverage are not negotiated (and therefore not final). If Trumpcare passes, mandated maternity care could be eliminated. Only 12% of commercial plans covered maternity care before the ACA. Indeed, Seema Verma, the administrator of the Centers for Medicaid and Medicare Services and a leader in the GOP's

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<sup>1</sup> <https://obamacare.net/2017-federal-poverty-level/>

<sup>2</sup> <http://kff.org/interactive/tax-credits-under-the-affordable-care-act-vs-replacement-proposal-interactive-ma>

health care law team, has admitted that she does not necessarily support the mandate for maternity coverage.<sup>3</sup>

Comprehensive maternity care for women on Medicaid may also be at risk. As states look to reduce services they can no longer afford, comprehensive maternity care could be cut.

The ACA and Medicaid already prohibit coverage for abortions in most circumstances. Trumpcare expands on these restrictions. Under Trumpcare, women eligible for tax credits to purchase insurance on the marketplace will be prohibited from using their tax credits to purchase a plan that offers abortion. So even if there are plans that include abortion care, low-income women who are eligible for tax credits will no longer be able to purchase these plans.

In addition, while Trumpcare increases the tax benefits of Health Savings Accounts (HSAs) it prohibits individuals from putting unused tax credits into HSAs. This provision was included to guarantee that these tax credits cannot be used to help women pay for abortions.<sup>4</sup>

Trumpcare will also further limit access to comprehensive women's reproductive health care including birth control, cancer screening, HIV and STI screenings and other services by specifically targeting Planned Parenthood. The plan forbids any federal funding, including Medicaid reimbursements, from going to Planned Parenthood for at least one year. More than half of Planned Parenthoods operate in health professional shortage areas, rural areas and medically underserved areas – for women in these locations, it is likely that there will be no other providers to offer care, leaving them particularly vulnerable.

Lack of access to affordable care not only threatens pregnant people's lives and health, but also their fundamental right to liberty and to family. Health care is a human right for all people—including pregnant women.

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<sup>3</sup> <http://money.cnn.com/2017/03/13/news/economy/maternity-obamacare-gop/>

<sup>4</sup> <https://www.forbes.com/sites/theapothecary/2017/03/20/one-step-forward-one-step-backward-house-gop-publishes-managers-amendment-to-ryancare/#3184ee1ca549>