

# Postpartum insurance loss decreased during COVID-19 pandemic, study finds

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It's been the case for decades—high numbers of U.S. women who give birth lose or face changes to their health insurance afterward. And those with Medicaid benefits are most likely to lose coverage, because

pregnancy-related Medicaid ends after 60 days postpartum, and eligibility for parents is much more restrictive.

However, significantly fewer people lost postpartum [insurance](#) during the COVID-19 pandemic, according to a new study in *JAMA Health Forum*. Compared to the prior year, consistent Medicaid coverage among postpartum participants actually increased during the pandemic.

The findings suggest that the Families First Coronavirus Response Act, which was signed into law in March 2020 and prevented Medicaid disenrollment, led to substantial reductions in postpartum Medicaid loss, said study author Erica Eliason, a postdoctoral researcher at Brown University's School of Public Health. This is significant, she said, because the act is set to expire in July 2022, and many states are considering legislation to extend pregnancy-related Medicaid through one year postpartum.

"The Coronavirus Response Act was a boon for families in that it allowed postpartum people on Medicaid to hold on to their health insurance," Eliason said. "Many people will lose postpartum Medicaid coverage when the public health emergency ends unless states decide to extend Medicaid for a full year after childbirth—which they currently have the option to do under the American Rescue Plan Act."

To examine postpartum insurance churn (insurance changes or coverage loss) during the pandemic, Eliason and Maria Steenland, a Brown assistant professor (research) of population studies, and Jamie Daw of Columbia University, analyzed data from the 2019-2021 Current Population Survey Annual Social and Economic Supplement, which is the source of official national estimates of poverty levels and rates and of widely used measures of income. They focused on reported insurance coverage of female respondents ages 18-44 who were living with a child younger than 1 year. They looked at postpartum insurance churn overall

and by insurance type (Medicaid vs. private) during three time periods: pre-pandemic (2019), early pandemic (2020) and pandemic (2021).

The researchers found that among the sample, the rate of insurance loss decreased from 3.1% in 2019 to 1.8% in 2021. In 2019 (before the pandemic), among respondents who reported having Medicaid in the last year, 88.2% had consistent Medicaid, 10.3% lost coverage and 1.6% switched to private coverage. In 2021 (during the pandemic), 95% had consistent Medicaid, 3.7% lost coverage and 0.8% switched to private coverage. The number of people who went from having Medicaid to being uninsured decreased by 64% in during the [pandemic](#).

Because decreases in postpartum insurance loss were primarily associated with large increases in consistent Medicaid, the researchers said the findings suggest that the Families First Coronavirus Response Act, was a primary factor in substantially reducing postpartum Medicaid loss.

That's important because the postpartum period can present unique health risks, Eliason said. Approximately [52%](#) of [maternal deaths](#) in the U.S. occur during this time, she noted; in addition, complications (such as cardiovascular or metabolic) that were present during pregnancy can persist, and the risk of [mental health](#) problems can increase. Studies show that one in eight individuals who recently gave birth experience postpartum depression, which can lead to suicide or [drug overdose](#), making mental health issues one of the leading causes of death in the postpartum period, Eliason said.

Women with health insurance, however, can be screened for mental and physical health issues and connected with resources and appropriate care. That's why it's so important that people be allowed to keep their [health insurance](#) coverage during this time and beyond, Eliason said, especially with Medicaid covering almost half of all births in the U.S.

"Taking insurance protection away 60 days postpartum means that a very sizable population will be without coverage during a vulnerable time in their lives, putting their [health](#) and that of their babies at higher risk," she said.

**More information:** Changes in Postpartum Insurance Coverage in the US During the COVID-19 Pandemic, *JAMA Health Forum* (2022). [DOI: 10.1001/jamahealthforum.2022.0688](#)

Provided by Brown University

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