

Letter 5

From: Spina Megan S
To: [ETF SMB Board Feedback](#)
Subject: Maternity Coverage
Date: Monday, March 12, 2018 3:57:53 PM

To the board,

I am writing with a complaint and a concern about the limitations of coverage for out-of-hospital midwives/homebirths. I have just learned that the benefits offered by Quartz, per the exclusions determined by the Group Insurance Board, does not cover these services. I had attempted to extensively research the services provided by the insurance plans available to me as an employee of UW Health, but it was only after obtaining coverage via the plan I had selected that I learned of this exclusion. It seems that the Board has made an affirmative decision not to support birth services that are not provided in-hospital. I was extremely surprised and disappointed to learn this information.

A health system that prioritizes and affirmatively chooses to support only hospital-based births is not only overly dictatorial of expectant mothers' actual health, pregnancy and birthing needs, but also ill-advised in its efforts to provide holistically health-supporting care to its policyholders. It is a well-established and well-documented fact that home birthing practices are not only safe for those women for whom it is a medically appropriate option, but also that they frequently involve less intervention, lower rates of complications, and ultimately lower cost. Home births have the potential to save resources in-hospital (as well as fiscally) for the women who truly need that level of care, while providing a broader continuum of possible care for expectant mothers, decreasing consumption of unnecessary medical resources, and enhancing the overall health of many insured under these plans.

I would like to find out what can be done about this. What are the avenues that may be taken for someone who might benefit from home-based midwife care and a home birthing experience? How might I initiate an appeal to the Board to review and reconsider their decision to not provide coverage for these services?

When I first submitted an inquiry through the commissioner of insurance, the form asked me to propose solutions. This is what I offered, at that time:

- 1) Insurance coverage should always strive to provide access to all levels of necessary and wellness-supporting medical care. It is an outdated theory that birthing care provided out of hospital is unsafe, and the research and evidence-based information current in the medical field supports a broader spectrum of interventions and settings for maternity care. Home-based midwife providers and home birth services should absolutely be included in a health plan that provides comprehensive health benefits for a range of patients and individual needs. The health plans provided by the Department of Employee Trust Funds, including Quartz, should enhance their coverage for pregnancy, prenatal, birth, and postpartum care to include these services.
- 2) If Quartz and/or the Department of Employee Trust Funds is not willing to initiate the aforementioned recommendation, a pathway to obtain coverage for these services (as an

exception or an approved alternative to standard covered services) should be made clear, and made available to all policy holders per medical referral/recommendation.

- 3) If Quarts and/or the Department of Employee Trust Funds is not willing to do either of the above, I would ask that further information be provided as to how I, as a policyholder (as well as other interested parties) may advocate for a review of the current policies and exclusions.

Thank you,
Megan Spina

Megan Spina, MSW, LCSW